



STATE OF TENNESSEE

ANNUAL PERFORMANCE REPORT ON THE HOUSING AND COMMUNITY DEVELOPMENT CONSOLIDATED PLAN

FISCAL YEAR 2000-2001

JULY 1, 2000 - JUNE 30, 2001

STATE OF TENNESSEE

ANNUAL PERFORMANCE REPORT ON THE HOUSING AND COMMUNITY DEVELOPMENT CONSOLIDATED PLAN

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Community Programs

2000 Annual Performance Report on the Consolidated Plan

Part I

Introduction

On January 5, 1995, a final rule titled Consolidated Submission for Community Planning and Development Programs was published in the Federal Register under the U.S. Department of Housing and Urban Development (HUD). The rule became effective February 5, 1995, and amended HUD's existing regulations to completely replace regulations for Comprehensive Housing Affordability Strategies (CHAS) with a single rule that consolidated into a single submission the planning, application, and reporting aspects of the following formula programs:

<u>Name of Formula Program</u>	<u>Acronym</u>	<u>Administering State Agency</u>	<u>Acronym</u>
Community Development Block Grant	CDBG	Tennessee Department of Economic and Community Development	TECD
HOME Investment Partnership	HOME	Tennessee Housing Development Agency	THDA
Emergency Shelter Grants	ESG	Tennessee Department of Human Services	TDHS
Housing Opportunities for Persons with AIDS	HOPWA	Tennessee Department of Health	TDOH

This new consolidated submission replaced the CHAS, the HOME program description, the Community Development Plan and CDBG final statement, and the ESG and HOPWA applications. The consolidated submission is known as the Consolidated Plan and will be referred to as such throughout this document. The rule also consolidated the reporting requirements for these programs, replacing five general performance reports with one performance report, forcing the four state agencies to decide on a coinciding fiscal year. For this year, the annual reports for each program as prepared by each agency in prior years are included as Exhibits to this document. The annual planning and reporting period this year for the State of Tennessee is July 1, 2000 - June 30, 2001.

This document discusses performance by the State of Tennessee utilizing the four HUD programs mentioned above in meeting the policy initiatives contained in the Consolidated Plan. In addition, other resources were made available that also played a role in, or had an impact on, the State's performance.

Tennessee is divided geographically by three Grand Divisions--East, Middle, and West. There are 33 counties in East Tennessee, 41 counties in Middle Tennessee, and 21 counties in West Tennessee. The percentage of low and moderate-income households to total population in each Grand Division is practically the same--16% LMI in East Tennessee, 14% in Middle Tennessee, and 15% in West Tennessee (Based on 1990 Census Data). Where possible, an analysis of the location of activities discussed in this document is provided by Grand Division.

Amendments

During the Fiscal Year, the Consolidated Plan was amended twice to reflect changes to the Community Development Block Grant Small Cities economic development program. In November, 2000, the Department of Economic and Community Development amended the method of distribution to redefine *distressed counties* to *special enhancement counties* with new criteria. The amendment also changed *necessary and appropriate to public benefit added*. Special enhancement counties are those that meet one of three thresholds: 200 percent of the state's latest three year average unemployment, 50 percent of the state's latest per capita market income, or 200 percent of the state's poverty rate. The term *public benefit added* refers to the public benefit provided by the project activities which must be appropriate to the amount of CDBG assistance provided. Determining factors may be number of jobs created, number of jobs created for low and moderate income persons, unemployment rates, income levels, poverty rates, recent plant closings, reliance on declining industries, isolation from population centers and inadequate transportation facilities, labor force characteristics and the amount of CDBG funds per permanent jobs to be created or retained.

In May 2001, the program was amended to redefine *special enhancement county* as being among the worst 10 counties in terms of unemployment (average of three previous years) or per capita market income or poverty rates. Designations are made each July 1 based on the most current information available. A county may be designated as *special enhancement county* if the Commissioner of Economic and Community Development finds that a county exhibits substantial characteristics of economic distress such as major loss of employment, recent high unemployment rates, traditional low levels of family income, high levels of poverty and high concentrations of employment in a declining industry.

As required for amendments to the Plan, the department provided information regarding the amendments to the public for 30 days and held the required public hearing. The amendments were submitted to HUD.

A) A DESCRIPTION OF THE RESOURCES MADE AVAILABLE

HUD Resources Required Under Consolidating Planning

1. Community Development Block Grant (CDBG) Small Cities Program

The Community Development Block Grant program is a multi-faceted federal program that allows numerous activities. Each activity conducted must address, at a minimum, one of three national objectives: 1) Benefit to Low and Moderate Income Persons, 2) Prevention or Elimination of Slum and Blight, or 3) Urgent Need. There are thirteen (13) CDBG Entitlement areas in Tennessee. The State, through the Department of Economic and Community Development, administers the Small Cities program for those jurisdictions not designated as "Entitlements." The CDBG program received \$30,196,000 allocation from HUD for Fiscal Year 2000-2001. The state used \$27,223,590 for the annual competition, and \$6,165,906 of program income. In addition to administering the program, TECD prepares the State Grant Performance/Evaluation Report (PER) each year. TECD prepared this report as in past years and said report is included in this document as Exhibit A. The PER reflects cumulative CDBG activity for grant years 1986 through 2000.

2. HOME Investments Partnership (HOME)

The HOME program is an affordable housing program that provides federal funds to states and local participating jurisdictions (PJs) to carry out multi-year housing strategies. The purpose of the program is to expand the supply of decent, safe, sanitary, and affordable housing for low-and very-low-income households. In Tennessee there are eight (8) local PJs who receive direct HUD funding for this program, and THDA administers the program for the remainder of the State.

For Fiscal Year 2000-2001, the state received \$14,484,000 HOME allocation. During the reporting period, \$13,894,904 in FY 2000 HOME funds, plus \$204,745 in recaptured funds and \$1,500,000 in THDA funds combined for a total of \$15,599,649 awarded through the competitive annual grant program. Local governments, public agencies, and private, nonprofit organizations are all eligible applicants for HOME funds. THDA prepared the HOME annual report as in past years and said report is included in this document as Exhibit B.

3. Housing Opportunities for Persons with AIDS (HOPWA)

The HOPWA program provides funding to nonprofit service providers to assist HIV infected individuals and their family members threatened with homelessness. The Tennessee Department of Health (TDOH) administers the program, and funds are awarded through a competitive application process. HOPWA funds are used to provide funding in five (5) categories. These categories are:

- 1) Housing Information Services
- 2) Housing Assistance
- 3) Supportive Services
- 4) Grantee Administrative Costs
- 5) Project Sponsor Administrative Costs

During the reporting period, HUD made available \$556,000 for the program. TDOH prepared the annual HOPWA report as in past years and said report is included in this document as Exhibit C.

4. Emergency Shelter Grants (ESG) Program

The Emergency Shelter Grants Program provides funding to local governments and private, nonprofit service providers to assist homeless persons in Tennessee. The program is administered by the Tennessee Department of Human Services (TDHS) and makes awards on a competitive basis to entities throughout the State. During the reporting period, \$1,299,000 was made available for homeless shelters and service providers. TDHS prepared the ESGP report as in past years and said report is included in this document as Exhibit D.

Other Resources Made Available

5. HUD Section 8 Tenant-Based and Project-Based Rental Assistance Program

The Section 8 Tenant-Based Rental Assistance Program is administered by THDA and is authorized to operate in all 95 counties in Tennessee. Currently, Tenant-Based Section 8 operates in 75 of the 95 counties. During the reporting period \$21,916,474 was made available for the Section 8 Tenant Based program.

The Contract Administration Division of THDA administers Section 8 Project Based contracts throughout the state. The Division is responsible for the monthly Housing Assistance Payments (HAP) to Section 8 properties throughout the state. At the end of the reporting period, the program was providing affordable housing to 25,330 participants.

6. THDA Homeownership Programs

Opportunities for low- and moderate-income persons to purchase their first home are made available through the THDA Great Rate and Great Start homeownership programs. Great Rate is the basic homeownership program and was accompanied during part of the year by the Great Start program. Great Start provides three percent of the purchase price in closing cost assistance in exchange for a slightly higher interest rate. Both programs include limitations on eligibility based on household income and acquisition costs.

THDA is not a direct lender to borrowers, but works with approximately 130 approved mortgage lenders across the State to originate the loans. THDA either provides funds to approved mortgage lenders to close pre-approved THDA loans, or purchases pre-approved loans from the lenders after the loans are closed.

During the reporting period, mortgage loans for low- and moderate-income people totaled \$112,616,500.

7. THDA Funded Grant Program

THDA has funded a one year only grant program following action by the Tennessee General Assembly to redirect funds to the state general fund from the HOUSE program. THDA has provided \$1,500,000 of its own funds to match the HOME program, as referenced above in Part 2 of this section. In addition, the THDA Grant Program consists of the following components:

The Great Place Program will fund only one type of activity: single family development. THDA allocated \$2.5 million for this program to be awarded through competitive applications. A special set-aside of \$660,000 of Great Place funds is for the “House the General Assembly Built” program. Habitat for Humanity will build a house in each legislative district over three years.

The Local Match Program allocated \$1.5 million to qualified counties and CDBG entitlement areas by formula. Each eligible local applicant will receive a commitment for these funds if the funds are matched and an acceptable application is submitted.

The THDA Special Needs Program consists of \$1,000,000 of THDA funds plus \$1,000,000 in reallocated HOME funds. These funds will be used in partnership with the Department of Mental Health and Developmental Disabilities (MHDD) funding to finance housing for the mentally ill.

8. Low Income Housing Tax Credit Program (LIHTC)

The Low-Income Housing Tax Credit (LIHTC) program is authorized under Section 42 of the Internal Revenue Code, as amended, and is administered by THDA. The program offers owners of and investors in low-income rental housing a reduction in federal income tax liability over a period of ten years. The Internal Revenue Service allocates tax credit authority to states on a calendar year basis. The State of Tennessee does not receive actual dollars rather it receives tax credit authority. In fiscal year 2000-2001, the state had tax credit authority in the amount of \$7,398,940 to be issued to nonprofit and for-profit developers of low-income housing.

9. Multi-Family Bond Authority

THDA authorizes allocation of tax-exempt bond authority to local issuers for permanent financing of multifamily housing units in the state. The authority can be used to provide permanent financing for new construction of affordable rental housing units, conversion of existing properties through adaptive reuse, or acquisition and rehabilitation of rental units. Applications are scored and points are awarded based on certain conditions. In addition, some units must be rented to persons of low income. In 2000, THDA had \$30 million of authority to reallocate.

Summary

As the following Table 1 demonstrates, the State of Tennessee had over \$225 million available to assist its low- and moderate-income citizens with housing. Federal assistance amounted to over \$46.5 million administered by state agencies, over \$112.6 million in tax-exempt mortgage revenue bonds for single family and \$30 million for multi-family development, and over \$7.3 million in tax credits. In addition, THDA provided \$7.5 million in grant funds for affordable housing. These numbers do not reflect private dollars that were also used with several of these programs.

**Table 1. Recap of Resources Made Available
All Programs**

PROGRAM	FUNDS MADE AVAILABLE	
HUD RESOURCES REQUIRED IN THE CONSOLIDATED PLAN		
CDBG	\$30,196,000	
HOME	14,484,000	
HOPWA	556,000	
ESG	1,299,000	
<i>Subtotal of HUD Resources Required</i>		\$46,535,000
OTHER RESOURCES MADE AVAILABLE		
Section 8	\$21,916,474	
Homeownership	112,616,500	
THDA Grant Program & Special Needs	7,500,000	
Multi-Family Bond Authority	30,000,000	
LIHTC	7,398,940	
<i>Subtotal Other Resources</i>		\$179,431,914
<i>Grand Total</i>		\$225,966,914

B) INVESTMENT OF AVAILABLE RESOURCES

1. Community Development Block Grant (CDBG) Small Cities Program

There were 94 awards made to new recipients during the reporting period. There were 79 awards made to new recipients from FY 2000 funds totaling \$27,223,590. Fifteen awards were made to new recipients totaling \$6,165,906 from funds of previous years. Proposed activities of new recipients are summarized in Table 2 below. Each number in the Frequency column represents a unit of local government carrying out said activity, and several local governments are carrying out multiple activities. More detailed information is contained in the PER (Exhibit A). Also, please note that the TECD Codes do not coincide with HUD matrix codes.

The CDBG program allows contracts between TECD and local governments to vary in term, and many contracts continue into subsequent fiscal years.

**Table 2. CDBG Funds Awarded to New Recipients
by Type of Activity**

Activity	TECD Code	Frequency	Funds Awarded	% of Total
Acquisition	1	1	\$27,000	0.001%
Administration, Planning, & Management	12*, 13	93	\$2,004,248	6.000%
Clearance/Code	2	5	\$76,000	0.002%
Economic Development	14b	3	\$1,518,000	5.000%
Public Facilities - Other	5*,6	23	\$4,341,714	13.000%
Public Facilities - Water/Sewer	4a, 4b, 4c	59	\$21,852,129	65.000%
Rehabilitation	9a	9	\$1,884,405	6.000%
Relocation	8	9	\$1,686,000	5.000%
	TOTAL	202	\$33,389,496	100.00%

*Indicates code system prior to FY1999

As was the case in previous years, the largest portion of CDBG funds awarded in the reporting period, approximately two-thirds, were designated for improvements to water/sewer systems.

2. HOME Investments Partnership (HOME)

With the HOME Program, the State may spend up to ten percent of its allocation for administrative and planning expenses. The State may use five percent of these funds for its own administrative expenses. The remaining five-percent is available to pay the administrative cost of local governments and non-profit grant recipients. The State may also spend up to five percent for CHDO operating expenses. The balance of the State FY 2000 HOME allocation was divided programmatically as follows:

The HOME program funded 45 applications totaling \$15,599,649 to improve 593 units of affordable housing. The majority of the applications funded, or 80%, were for owner-occupied housing rehabilitation, with 9% for rental rehabilitation and acquisition /rehabilitation of rental, and 11% for new construction of rental. Table 3 provides a breakdown by activity of the awards made from 2000 HOME Program funds.

**Table 3. 2000 HOME Applications & Awards
by Type of Activity**

Type of Activity	Total Applications Awarded = 45		
	Apps.	Units	\$
Acquisition & Rental Rehab	2	10	493,000
New Construction Rental	5	76	1,616,860
Owner-Occupied Rehab	36	435	12,195,205
Rental Rehab	2	72	1,294,584
Total	45	593	15,599,649

3. Housing Opportunities for Persons with AIDS (HOPWA)

For the FY 2000 grant year, the State of Tennessee awarded HOPWA funds to seven lead project sponsors:

Human Beings CARE (Jackson)
 Nashville CARES
 Advocacy Resources Corporation
 Chattanooga CARES
 Columbia CARES
 East TN Human Resource Agency
 Project HOPE

Contracts between the Tennessee Department of Health and the project sponsors are one-year terms and coincide with the State's fiscal year. A total of \$548,300 was awarded to the seven project sponsors with the largest portion of funding expenditures (40.0%) falling within the Housing Assistance category, which includes short-term rent, mortgage and utility assistance. At the end of the reporting period, \$543,703 was expended by project sponsors. The following table offers a more detailed breakdown by project sponsor and budget category.

Table 4. HOPWA Program – 2000
Types of Services

	EAST			MIDDLE			WEST	
Eligible Activity	Chattanooga CARES	ETHRA Knoxville	Project HOPE	Nashville CARES	Advocacy Resources Corp.	Columbia CARES	HB CARES	Totals by Eligible Activity
Housing Info.	\$65,188	\$0	\$12,540	\$4,576	\$0	\$13,138	\$11,991	\$107,433
Housing Asst.	\$27,500	\$104,802	\$19,966	\$8,940	\$2,006	\$19,508	\$35,329	\$218,051
Supportive Services	\$47,928	\$48,727	\$13,662	\$6,862	\$6,730	\$13,629	\$34,019	\$171,557
Sponsor Admin.	\$10,584	\$8,471	\$7,832	\$1,222	\$1,071	\$11,725	\$5,757	\$46,662
Totals by Grantee	\$151,200	\$162,000	\$54,000	\$21,600	\$9,807	\$58,000	\$87,096	\$543,703

4. Emergency Shelter Grants (ESG)

The State was allocated \$1,299,000 in FY 2000 for the ESG Program. This amount was subdivided into five categories, as follows:

ESGP Regular Program	\$780,835
Small Cities Set-A-Side	\$335,260
CSBG Agency Set-A-Side	<u>\$100,000</u>
Program Total	\$1,216,095
State Administration	\$ 64,950
Unobligated Funds	<u>\$ 17,955</u>
Total	\$1,299,000

Contracts between TDHS and eligible entities are for one-year terms and coincide with the State's fiscal year. The State completed a total of 31 contracts, with 23 private, nonprofit agencies, one department of a State university, and seven with units of local government, all of whom subcontracted to local agencies. In addition, at the beginning of the reporting period there were a total of 513 beds available through ESG service providers. There were 7 beds added during the year, leading to a year-end total of 520 beds available

at the end of the reporting period. More detailed information can be found in the ESGP Annual Report (Exhibit D).

5. HUD Section 8 Tenant-Based and Project-Based Rental Assistance Programs

The THDA Rental Assistance Division administers the Section 8 Tenant-Based assistance program through nine (9) field offices throughout the State with staff who provide services to families participating in the tenant-based program. In Fiscal Year 2000-2001, the Division had \$21,916,474 for tenant based assistance. The THDA Contract Administration division began administration of project based units during this fiscal year.

6. THDA Homeownership Programs

During FY 00-01, there were 1,562 loans made through the THDA homeownership programs totaling \$112,616,500. The basic homeownership program is known as Great Rate. It was accompanied during part of this fiscal year by the Great Start program which offers borrowers an amount equal to 3% of the loan amount for down payment and closing cost, with a higher interest rate applied to the loan.

As with the previous Homeownership programs, loans are available to first-time homebuyers. Loans are available for primary residences only. There is a limit on household income and acquisition price which varies by county.

**Table 5. THDA Single Family Loans
FY 2000 - 2001**

Program	Mortgages			Average \$
	#	%	\$	
Great Start	93	6.0%	\$6,813,439	\$73,048
Great Rate	1,469	94.0%	\$105,803,061	\$73,593
Total	1,562	100.0%	\$112,616,500	\$73,422

7. THDA Funded Grant Program & Special Needs

The THDA HOUSE program is no longer funded as the state legislature redirected the dedicated tax revenue for this program to the state general fund. The THDA funded Grant Program was offered for one year only. It consists of three components:

The Local Match Program allocated \$1.5 million to qualified counties and CDBG entitlement areas by formula. Each eligible local applicant will receive a commitment for these funds if the funds are matched and an acceptable application is submitted.

The Great Place Program will fund only one type of activity - single family development. THDA allocated \$2.5 million for this program to be awarded through competitive applications. A special set-aside of \$660,000 of Great Place funds is for the “House the General Assembly Built” program. Habitat for Humanity will build a house in each legislative district over three years.

THDA also set aside \$1,000,000 of its own funds and \$1,000,000 of reallocated HOME for housing for the mentally ill. This Special Needs program, Creating Homes Initiative (CHI), is in partnership with the Tennessee

Department of Mental Health and Developmental Disabilities (MHDD). MHDD contributed \$1,545,062 to supportive services.

Table 6 presents summary information by grand division on these programs. As noted in part 2 of this section the \$1.5 million THDA funds used to match HOME are presented with the HOME allocation of resources.

Table 6. THDA Grants 2000

	Activity	# of Grants	# of Units	Total
Local Match				
East	ORHB	7	78	\$580,454
Middle	ORHB/RRHB	2	53	\$369,485
West	SFNC/ORHB	3	44	\$550,061
Total		12	175	\$1,500,000
Great Place				
East	SFNC	6	54	\$921,350
Middle	SFNC	4	43	\$758,650
West	SFNC	1	8	\$160,000
Total		11	105	\$1,840,000
House the General Assembly Built				
East	SFNC		14	\$280,000
Middle	SFNC		11	\$220,000
West	SFNC		8	\$160,000
Total			33	\$660,000
	Location	Grantees	Bedrooms	THDA Funding
Creating Homes Initiative				
East	Chattanooga	AIM	9	\$269,769
Middle	Nashville	Park Center	12	\$355,000
Middle	Nashville	BHI	34	\$500,000
Middle	Nashville	Urban Solutions	18	\$500,000
Middle	Nashville	Foundations	8	\$93,947
West	Memphis	Foundations	16	\$281,284
Total			97	\$2,000,000

8. Low Income Housing Tax Credit Program (LIHTC)

The State of Tennessee received tax credit authority (not actual dollars) in calendar year 2000 in the amount of \$6,824,423 to be issued to non-profit and for-profit developers of low-income housing. In addition the state had \$574,517 of recaptured tax credits to total \$7,398,940 for allocation in the calendar year. Applications were received from throughout the State requesting \$18,489,614 in tax credit authority. The State's tax credit authority covered only 40% of the requests (based on dollars) and 15 awards were made for 1,489 units of affordable housing. Awards made in metropolitan areas accounted for 70% of the units and approximately 70% of the tax credit authority.

9. Multi-Family Bond Authority

THDA allocates a maximum of \$5,000,000 of tax-exempt bond authority to a development. The cost per unit must not exceed \$90,000 in MSA counties or must not exceed \$69,900 in other counties. Points are awarded to applications demonstrating that developments will meet certain conditions – meeting housing needs, meeting energy/maintenance standards, serving special populations, and increasing housing stock. In 2000, a total of \$23,145,000 was reallocated. Six awards were made representing 689 units.

Summary – All Programs

There was a total of \$221,830,454 in funds administered by the State that were expended in community development and housing programs in Tennessee.

**Table 7. Recap of Investments
All Programs**

PROGRAM	FUNDS AWARDED/GRANTED/LOANED	
INVESTMENT OF HUD RESOURCES REQUIRED IN THE CONSOLIDATED PLAN		
CDBG	\$33,389,496	
HOME	\$15,599,649	
HOPWA	\$548,300	
ESG	\$1,216,095	
Subtotal		\$50,753,540
INVESTMENT OF OTHER RESOURCES MADE AVAILABLE		
Section 8	\$21,916,474	
Homeownership	\$112,616,500	
THDA Grant Program & Special Needs	\$6,000,000	
Multi-Family Bond Authority	\$23,145,000	
LIHTC	\$7,398,940	
Subtotal		\$171,076,914
Grand Total		\$221,830,454

C) GEOGRAPHIC DISTRIBUTION AND LOCATION OF INVESTMENTS

1. Community Development Block Grant (CDBG) Small Cities Program

Information taken from the State PER (Exhibit A) was summarized into Table 8 to show geographic distribution of CDBG funds during the reporting period. There were 29 awards totaling \$11,431,575 in East Tennessee, 29 awards totaling \$11,674,388 in Middle Tennessee, and 36 awards totaling \$10,283,533 in West Tennessee. The activity codes shown in Table 8 may be interpreted by referring to Exhibit A, and they do not coincide with HUD matrix codes.

**Table 8. CDBG
New Recipients – FY 1986 –FY 2000 Funds**

FY1986 Funds

GD	Locality	County	Activity	Total by Activity	Total by Locality
W	Friendship	Crockett	5	\$177,051	
			12	\$10,500	\$187,551
<i>FY1986 GRAND TOTAL</i>					<i>\$187,551</i>

FY1989 Funds

GD	Locality	County	Activity	Total by Activity	Total by Locality
W	Hardeman County	Hardeman	6	\$154,250	
			13	\$8,500	\$162,750
<i>FY1989 GRAND TOTAL</i>					<i>\$162,750</i>

FY1999 Funds

GD	Locality	County	Activity	Total by Activity	Total by Locality
E	Loudon County	Loudon	13	\$20,000	
			4b	\$480,000	\$500,000
	<i>Total East</i>				<i>\$500,000</i>
M	Altamont	Grundy	13(P)	\$38,000	
			2(P)	\$6,000	
			8(P)	\$170,000	
			9a(P)	\$181,200	\$395,200
M	Dunlap	Sequatchie	13(P)	\$44,700	
			2(P)	\$15,000	
			8(P)	\$345,000	
			9a(P)	\$95,300	\$500,000
M	Humphreys County	Humphreys	13	\$21,500	
			4a	\$478,500	\$500,000
M	Manchester	Coffee	13(P)	\$16,000	
			8(P)	\$76,000	
			9a(P)	\$160,000	\$252,000
M	Sparta	White	13(P)	\$51,500	
			8(P)	\$80,000	
			9a(P)	\$368,500	\$500,000
M	Tullahoma	Coffee	13(P)	\$31,000	
			8(P)	\$235,000	
			9a(P)	\$234,000	\$500,000
M	Warren County	Warren	13	\$15,955	
			13(P)	\$15,000	
			6	\$257,045	
			14b(P)	\$485,000	\$773,000
	<i>Total Middle</i>				<i>\$3,420,200</i>

FY1999 Funds (cont.)

GD	Locality	County	Activity	Total by Activity	Total by Locality
W	Gadsden	Crockett	13(P)	\$44,000	
			8(P)	\$112,500	
			9a(P)	\$238,905	\$395,405
W	Humboldt	Gibson	1(P)	\$27,000	
			13(P)	\$51,500	
			2(P)	\$18,000	
			8(P)	\$192,500	
			9a(P)	\$211,000	\$500,000
W	McKenzie	Carroll	13(P)	\$44,500	
			2(P)	\$17,000	
			8(P)	\$225,000	
			9a(P)	\$213,500	\$500,000
W	Paris	Henry	13(P)	\$48,000	
			2(P)	\$20,000	
			8(P)	\$250,000	
			9a(P)	\$182,000	\$500,000
	Total West				\$1,895,405
FY1999 GRAND TOTAL					\$5,815,605

FY2000 Funds

GD	Locality	County	Activity	Total by Activity	Total by Locality
E	Baileytown	Greene	4b	\$300,000	\$300,000
E	Blount County	Blount	13	\$16,380	
			4a	\$382,980	\$399,360
E	Collegedale	Hamilton	13	\$18,000	
			4b	\$387,000	\$405,000
E	Dandridge	Jefferson	13	\$21,000	
			4b	\$279,000	\$300,000
E	Dayton	Rhea	13	\$19,500	
			6	\$267,870	\$287,370
E	Elizabethton	Carter	13	\$21,000	
			4a	\$479,000	\$500,000
E	Erwin	Unicoi	13	\$1,500	
			4b	\$313,500	\$315,000
E	Grainger County	Grainger	13	\$14,500	
			6	\$285,500	\$300,000
E	Greene County	Greene	13	\$22,000	
			4a	\$478,000	\$500,000

FY 2000 Funds (cont.)

GD	Locality	County	Activity	Total by Activity	Total by Locality
E	Greeneville	Greene	13	\$25,000	
			4a	\$475,000	\$500,000
E	Hamilton County	Hamilton	13	\$21,500	
			4b	\$478,500	\$500,000
E	Jefferson City	Jefferson	13	\$21,000	
			4b	\$479,000	\$500,000
E	Jefferson County	Jefferson	13	\$20,000	
			4a	\$480,000	\$500,000
E	Kimball	Marion	13	\$18,000	
			4a	\$269,100	\$287,100
E	Lafollette	Campbell	13	\$231,655	
			4b	\$14,500	\$246,155
E	Loudon	Louden	13(P)	\$5,000	
			14b(P)	\$288,000	\$293,000
E	Marion County	Marion	13	\$21,500	
			4b	\$478,500	\$500,000
E	McMinn County	McMinn	13	\$21,500	
			4a	\$478,500	\$500,000
E	Morgan County	Morgan	13(P)	\$5,000	
			14b(P)	\$745,000	\$750,000
E	New Tazewell	Claiborne	13	\$9,750	
			6	\$140,250	\$150,000
E	Oneida	Scott	13	\$29,500	
			4b	\$470,500	\$500,000
E	Red Bank	Hamilton	13	\$19,500	
			4b	\$480,500	\$500,000
E	Scott County	Scott	13	\$27,000	
			4a	\$473,000	\$500,000
E	Soddy Daisy	Hamilton	13	\$13,500	
			4b	\$161,500	\$175,000
E	South Pittsburg	Marion	13	\$18,500	
			4b	\$381,500	\$400,000
E	Townsend	Blount	13	\$11,800	
			6	\$119,860	\$131,660
E	Vonore	Monroe	13	\$9,750	
			6	\$160,250	\$170,000
	Total East				\$10,931,575
M	Bedford County	Bedford	13	\$19,500	
			4a	\$430,500	\$450,000

FY2000 Funds (cont.)

GD	Locality	County	Activity	Total by Activity	Total by Locality
M	Byrdstown	Pickett	13	\$18,500	
			4b	\$481,500	\$500,000
M	Cumberland City	Stewart	13	\$14,850	
			4a	\$182,908	\$197,758
M	Dover	Stewart	13	\$18,500	
			4b	\$368,500	\$387,000
M	Franklin County	Franklin	13	\$13,500	
			6	\$286,500	\$300,000
M	Giles	Giles	13	\$16,500	
			4a	\$363,500	\$380,000
M	Hartsville	Trousdale	13	\$22,000	
			4b	\$403,000	\$425,000
M	Lincoln County	Lincoln	13	\$14,500	
			4a	\$485,500	\$500,000
M	Linden	Perry	13	\$18,500	
			4a	\$481,500	\$500,000
M	Loretto	Lawrence	13	\$17,500	
			4a	\$482,500	\$500,000
M	Marshall County	Marshall	13	\$18,500	
			4a	\$481,500	\$500,000
M	Monteagle	Grundy	13	\$19,500	
			4b	\$336,108	\$355,608
M	Montgomery County	Montgomery	13	\$13,300	
			4a	\$184,100	\$197,400
M	Moore County	Moore	13	\$18,000	
			4a	\$357,000	\$375,000
M	Petersburg	Lincoln	13	\$11,900	
			4a	\$326,300	\$338,200
M	Smith County	Smith	13	\$9,500	
			4a	\$348,023	\$357,523
M	Stewart County	Stewart	13	\$19,000	
			6	\$281,000	\$300,000
M	Sumner County	Sumner	13	\$16,500	
			6	\$283,500	\$300,000
M	Tracy City	Grundy	13	\$4,000	
			4a	\$86,699	\$90,699
M	Wayne County	Wayne	13	\$20,000	
			4a	\$480,000	\$500,000
M	White County	White	13	\$21,500	
			4a	\$478,500	\$500,000

FY2000 Funds (cont.)

GD	Locality	County	Activity	Total by Activity	Total by Locality
M	Winchester	Franklin	13	\$20,000	
			4c	\$280,000	\$300,000
	Total Middle				\$8,254,188
W	Atwood	Carroll	13	\$13,344	
			4a	\$184,056	\$197,400
W	Braden	Fayette	13	\$11,500	
			6	\$137,783	\$149,283
W	Bradford	Gibson	13	\$15,910	
			4a	\$307,773	\$323,683
W	Carroll County	Carroll	13	\$17,550	
			6	\$282,450	\$300,000
W	Decatur County	Decatur	13	\$26,500	
			4a	\$391,895	\$418,395
W	Eastview	McNairy	13	\$25,000	
			4a	\$475,000	\$500,000
W	Gibson County	Gibson	13	\$13,500	
			6	\$286,500	\$300,000
W	Gilt Edge	Tipton	13	\$10,500	
			6	\$151,880	\$162,380
W	Greenfield	Weakley	13	\$21,000	
			4a	\$332,634	\$353,634
W	Hardin County	Hardin	13	\$27,500	
			4a	\$472,500	\$500,000
W	Haywood County	Haywood	4a	\$473,500	
			13	\$26,500	\$500,000
W	Henderson	Chester	13	\$24,000	
			4b	\$351,000	\$375,000
W	Henderson County	Henderson	13	\$10,750	
			6	\$171,869	\$182,619
W	Jacksboro	Madison	13	\$20,972	
			4a	\$303,558	\$324,530
W	Lexington	Henderson	13	\$35,100	
			4b	\$464,900	\$500,000
W	McLemorsville	Carroll	13	\$8,217	
			4a	\$107,817	\$116,034
W	Michie	McNairy	13	\$18,400	
			4a	\$350,600	\$369,000
W	Moscow	Fayette	13	\$9,924	
			6	\$130,476	\$140,400
W	Obion	Obion	13	\$31,500	
			4a	\$468,500	\$500,000

FY2000 Funds (cont.)

GD	Locality	County	Activity	Total by Activity	Total by Locality
W	Rossville	Fayette	13	\$10,499	
			6	\$126,277	\$136,776
W	Saulsberry	Hardeman	13	\$6,000	
			6	\$39,900	\$45,900
W	Savannah	Hardin	13	\$16,000	
			6	\$230,000	\$246,000
W	Sharon	Weakley	4a	\$180,612	
			13	\$12,852	\$193,464
W	Silerton	Hardeman	13	\$8,000	
			6	\$128,160	\$136,160
W	Somerville	Fayette	13	\$15,960	
			4b	\$320,040	\$336,000
W	South Fulton	Obion	13	\$11,500	
			6	\$68,105	\$336,000
W	Stanton	Haywood	13	\$11,500	
			4b	\$195,860	\$79,605
W	Tipton County	Tipton	4a	\$462,686	
			13	\$29,000	\$207,360
W	Toone	Hardeman	13	\$10,250	
			6	\$175,238	\$185,238
W	Trezevant	Carroll	13	\$15,480	
			4b	\$273,480	\$288,960
	Total West				\$8,037,827
FY2000 GRAND TOTAL					\$27,223,590

2. HOME Investments Partnership (HOME)

During the reporting period, \$13,894,904 of HOME funds, were combined with \$1,500,000 THDA match money and \$204,745 of recaptured funds to total \$15,599,649 for 45 new grantees which propose to improve 593 low-income housing units. In urban counties 18 awards were made totaling \$5,099,964 to address 228 housing units. In rural counties, 21 applications, totaling \$8,095,241 to address 286 housing units, were funded. For CHDOs, six awards were made totaling \$2,404,444 to address 79 housing units. Funded were 19 applications from East Tennessee, 12 from Middle Tennessee and 14 from West Tennessee. Of these, six were CHDOS.

Table 9 provides a breakdown by Grand Division of funds awarded by type of activity.

**Table 9. 2000 HOME Awards
by Grand Division, Type of Activity & Dollar Amount**

Grand Division	Program	Activity	# of Apps Funded	Total Units	Total \$
East	CHDO	NC Rental	3	45	\$1,188,356
	Rural	OR	8	126	\$3,066,141
	Urban	OR	8	24	\$2,552,632
	Total		19	195	\$6,807,129
Middle	CHDO	AR, RR	2	28	\$813,934
	Rural	OR	4	70	\$2,000,000
	Urban	OR, NC Rental	6	168	\$1,521,148
	Total		12	266	\$4,335,082
West	CHDO	NC Rental	1	6	\$402,154
	Rural	OR	9	90	\$3,029,100
	Urban	OR, RR	4	36	\$1,026,184
	Total		14	132	\$4,457,438
Funded Apps Total			45	593	\$15,599,649

3. Housing Opportunities for Persons with AIDS (HOPWA)

The HOPWA program provided funding to seven (7) nonprofit service providers, covering all 95 counties in Tennessee. The DHS retained \$7,700 for administrative expenses. Each grand division received funding based on the number of clients to be served. East Tennessee received 67%; Middle Tennessee, 17%; and West Tennessee, 16%. Table 10 shows awards and expenditures by Grand Division.

**Table 10. HOPWA Activity – 2000
by Grand Division**

Grand Division	Awarded	Expended	Percentage
EAST			
Chattanooga Cares	\$151,200	\$151,200	100%
ETHRA	\$162,000	\$162,000	100%
Project Hope	\$54,000	\$54,000	100%
Total East	\$367,200	\$367,200	100%
MIDDLE			
Advocacy Resources	\$15,000	\$9,807	63%
Columbia CARES	\$58,000	\$58,000	100%
Nashville CARES	\$21,600	\$21,600	100%
Total Middle	\$95,100	\$89,407	94%
WEST			
Human Beings CARE	\$86,000	\$87,096	101%
Total West	\$86,000	\$87,096	101%
Grand Total	\$548,300	\$543,703	99%

4. Emergency Shelter Grants (ESG)

There were 31 contracts completed for the ESG Program during the reporting period. Of these, thirteen were located in East Tennessee, twelve in Middle Tennessee, and six in West Tennessee. In addition, one contract was for the Community Services Block Grant (CSBG) set-aside that assisted twenty-one service providers in conducting a state-wide homeless prevention program. Of all CSBG service providers funded, ten were in East Tennessee, eight in Middle Tennessee, and four in West Tennessee. Of the total amount of ESG funds, **45%** were awarded in East Tennessee, **46%** in Middle Tennessee, and **9%** in West Tennessee. Table 11 shows amounts and location of awards. Greater detail is provided in Exhibit D.

**Table 11. Emergency Shelter Grant Program
Location of Awards**

Recipient	Grand Division	Amount of Award
Associated Catholic Charities of East Tennessee, Inc.	E	\$34,014
Cleveland Emergency Shelter, Inc.	E	\$50,200
Domestic Violence Crisis Center	E	\$18,550
ETSU College of Nursing	E	\$66,098
Family & Children's Services of Chattanooga, Inc.	E	\$31,000
The H.O.P.E. Center, Inc.	E	\$24,892
M.A.T.S., Inc.	E	\$40,363
REACHS House of Hope	E	\$18,000
The Shepherd's Inn	E	\$48,926
City of Bristol	E	\$35,880
City of Johnson City	E	\$46,940
City of Kingsport	E	\$41,900
City of Oak Ridge	E	\$23,130
Anderson County CAC*	E	\$1,298
Blount County CAC*	E	\$1,399
Bradley-Cleveland*	E	\$1,335
Chattanooga Human Services Department*	E	\$4,908
Douglas Cherokee Economic Authority*	E	\$4,610
Knoxville-Knox County CAC*	E	\$6,122
Mid-East CAC*	E	\$1,565
Mountain Valley Economic Opportunity Authority*	E	\$3,624
Southeast HRA*	E	\$3,679
Upper East Tennessee Human Development*	E	\$9,182
Total For East Tennessee		\$517,615

cont.

Recipient	Grand Division	Amount of Award
Battered Women, Inc.	M	\$50,000
Campus for Human Development	M	\$55,642
Families In Crisis, Inc.	M	\$35,300
Good Neighbor Mission	M	\$11,306
The Haven of Hope, Inc.	M	\$7,000
Hope House	M	\$11,729
National Health Care for the Homeless Council, Inc.	M	\$35,000
SECURE	M	\$34,812
The Shelter, Inc.	M	\$47,390
Upper Cumberland Dismas House	M	\$30,560
City of Clarksville	M	\$76,780
City of Murfreesboro	M	\$44,930
Clarksville–Montgomery County CAC*	M	\$1,606
Cordell Hull EOC*	M	\$1,149
Highland Rim Economic Corporation*	M	\$1,394
Metro Action Commission*	M	\$8,522
Mid-Cumberland CAA*	M	\$5,423
South Central HRA*	M	\$6,421
Upper Cumberland HRA*	M	\$5,005
<i>Total For Middle Tennessee</i>		\$469,969
Damascus Road, Inc.	W	\$72,238
Greater Memphis Interagency Coalition for the Homeless	W	\$1,115
Matthew 25:40, Inc.	W	\$12,000
Northwest Safeline	W	\$14,700
West Tennessee Legal Services	W	\$30,000
City of Jackson	W	\$65,700
Delta HRA*	W	\$2,487
Northwest TN Economic Development Council*	W	\$5,180
Shelby County CSA*	W	\$19,713
Southwest HRA*	W	\$5,378
<i>Total For West Tennessee</i>		\$228,511
<i>TOTAL FOR ALL GRANTS</i>		\$1,216,095

*These awards were made as part of the CSBG setaside. Beneficiary data does not include these grants.

5. HUD Section 8 Tenant-Based Rental Assistance and Section 8 Contract Administration

The Section 8 Tenant-Based program showed steady activity during the reporting period. There were 4,544 households under the program at the beginning of the period and 5,421 households under the program at the end of the period, a 19% increase in households assisted. The majority of households (50%) were in Middle Tennessee, which also exhibited the greatest percentage of move-ins and move-outs.

Table 12. Changes in Tenant-Based Section 8 Activity by Grand Division

Grand Division	Beginning		Move-Ins		Move-Outs		Ending	
	#	%	#	%	#	%	#	%
East	699	16%	250	18%	122	23%	827	15%
Middle	2293	50%	729	52%	292	56%	2730	50%
West	1552	34%	422	30%	110	21%	1864	35%
Total	4544	100%	1401	100%	524	100%	5421	100%

In 2000, THDA Contract Administration Division assumed the responsibility for administration of Section 8 Project Based contracts throughout the state. At the end of fiscal year 2000-2001, Contract Administration had responsibility of 25,330 units, 37% in East Tennessee, 36% in Middle Tennessee, and 27% in West Tennessee. Table 13 presents the location of these units.

Table 13. Location of Project-Based Section 8 Units by Grand Division; FY00-01

County	Grand Division	Total Units	Units by Grand Division
Anderson	E	335	
Bledsoe	E	48	
Blount	E	290	
Bradley	E	494	
Campbell	E	204	
Carter	E	211	
Claiborne	E	53	
Cocke	E	56	
Cumberland	E	60	
Grainger	E	24	
Greene	E	301	
Hamblen	E	183	
Hamilton	E	1,076	
Hawkins	E	242	
Jefferson	E	106	
Johnson	E	103	
Knox	E	2,695	
Loudon	E	243	
Marion	E	59	
McMinn	E	234	
Meigs	E	23	
Monroe	E	132	
Morgan	E	50	
Polk	E	24	
Roane	E	222	
Sevier	E	91	
Sullivan	E	850	
Unicoi	E	85	
Union	E	48	
Washington	E	942	
Total East			9,484

Bedford	M	102	
Coffee	M	319	
Davidson	M	4,952	
DeKalb	M	37	
Dickson	M	143	
Fentress	M	24	
Franklin	M	149	
Giles	M	15	
Grundy	M	27	
Hickman	M	74	
Humphreys	M	87	
Jackson	M	23	
Lewis	M	22	
Lincoln	M	53	
Marshall	M	161	
Maury	M	234	
Montgomery	M	326	
Overton	M	56	
Perry	M	22	
Pickett	M	18	
Putnam	M	174	
Robertson	M	106	
Rutherford	M	1,054	
Stewart	M	15	
Sumner	M	413	
Van Buren	M	24	
Warren	M	242	
Wayne	M	6	
White	M	56	
Williamson	M	34	
Wilson	M	125	
Total Middle			9,093
Benton	W	48	
Carroll	W	53	
Chester	W	139	
Dyer	W	299	
Fayette	W	131	
Gibson	W	191	
Hardeman	W	69	
Hardin	W	48	
Haywood	W	42	
Henderson	W	110	
Henry	W	188	
Lake	W	123	
Lauderdale	W	126	
Madison	W	295	
McNairy	W	54	
Obion	W	16	
Shelby	W	4,569	

Tipton	W	181	
Weakley	W	71	
Total West			6,753
Grand Total			25,330

6. THDA Homeownership Programs

Loans were made in 67 of the 95 counties in the State with the greatest portion, or 44% of the activity, by number of loans, being in Middle Tennessee. The breakdown by Grand Division is shown in Table 14.

**Table 14. THDA Homeownership
By Grand Division – FY 2000-2001**

Grand Division	% of Loans	# of Loans	Amounts
East Tennessee	33.5%	523	\$35,207,401
Middle Tennessee	44.9%	701	\$56,434,936
West Tennessee	21.6%	338	\$20,974,163
Total	100.0%	1,562	\$112,616,500

7. THDA Grant Program

During the reporting period, THDA made 12 awards in the Local Match program, eleven awards in the Great Place program, 33 units were built in the House the General Assembly Built (HGAB) program. Six Awards were made in the Creative Homes Initiative (CHI). Table 15 presents a summary of these activities.

**Table 15. Summary of THDA Grant Program Awards
by Grand Division – FY 2000-2001**

Grant Program by Grand Division	# of Grants	# of Units	Amount
EAST			
Local Match	7	78	\$580,454
Great Place	6	54	\$921,350
HGAB		14	\$280,000
CHI	1	9	\$269,769
Total East	14	155	\$2,051,573
MIDDLE			
Local Match	2	53	\$369,485
Great Place	4	43	\$758,650
HGAB		11	\$220,000
CHI	4	72	\$1,448,947
Total Middle	10	179	\$2,797,082
WEST			
Local Match	3	44	\$550,061
Great Place	1	8	\$160,000
HGAB		8	\$160,000
CHI	1	16	\$281,284
Total West	5	76	\$1,151,345
Grand Total	29	410	\$6,000,000

8. Low Income Housing Tax Credit Program (LIHTC)

During the reporting period, Low Income Housing Tax Credits for calendar year 2000 were allocated in 15 counties, creating 1,489 affordable housing units. There were four East Tennessee counties utilizing 20% of total allocations, eight in Middle Tennessee utilizing 44% of total allocations, and three in West Tennessee utilizing 36% of total allocations. Table 16 provides additional information.

**Table 16. Low Income Housing Tax Credit Allocations – 2000
by Grand Division**

County	Grand Division	Units	\$ Allocated
Campbell	E	31	\$50,189
Hamilton	E	20	\$128,887
Knox	E	162	\$904,144
Washington	E	64	\$424,132
Total East		277	\$1,507,352
Bedford	M	108	\$500,000
Cumberland	M	62	\$323,910
Davidson	M	233	\$746,909
Dickson	M	80	\$369,120
Fentress	M	40	\$269,281
Giles	M	88	\$451,837
Marshall	M	73	\$449,624
Sumner	M	25	\$141,938
Total Middle		709	\$3,252,619
Madison	W	50	\$287,776
Shelby	W	261	\$1,372,694
Tipton	W	192	\$978,499
Total West		503	\$2,638,969
GRAND TOTAL		1,489	\$7,398,940

9. THDA Tax-Exempt Multi-Family Bond Authority

In 2000, tax-exempt bond authority was reallocated to provide permanent financing for developments in three counties, which will result in a total of 689 units. One development will be located in East Tennessee, three will be in Middle Tennessee, and two will be in West Tennessee. The following table provides additional data.

**Table 17. Tax-Exempt Multi-Family Bond Authority – 2000
By Grand Division**

Grand Division	County	# of Units	Amount Allocated
East	Knox	36	\$1,635,000
Middle	Davidson	388	\$11,510,000
West	Shelby	265	\$10,000,000
Total Awarded		689	\$23,145,000

Summary

Overall, the largest portion of funds were invested in Middle Tennessee. Table 18 provides greater detail.

**Table 18. Recap of Geographic Distribution
All Programs**

PROGRAM	EAST TN	MIDDLE TN	WEST TN	TOTAL
GEOGRAPHIC DISTRIBUTION OF HUD INVESTMENTS REQUIRED IN THE CONSOLIDATED PLAN				
CDBG	\$11,431,575	\$11,674,388	\$10,283,533	\$33,389,496
HOME	\$6,807,129	\$4,335,082	\$4,457,438	\$15,599,649
HOPWA	\$367,200	\$95,100	\$86,000	\$548,300
ESG	\$517,615	\$469,969	\$228,511	\$1,216,095
<i>Total</i>	\$19,123,519	\$16,574,539	\$15,055,482	\$50,753,540
% of Total	37.7%	32.7%	29.6%	100.00%
GEOGRAPHIC DISTRIBUTION OF OTHER INVESTMENTS				
Section 8	3,305,464	11,134,778	7,476,232	21,916,474
Homeownership	35,207,401	56,434,936	20,974,163	112,616,500
THDA Programs	2,051,573	2,797,082	1,151,345	6,000,000
Multi-Family Bond	1,635,000	11,510,000	10,000,000	23,145,000
LIHTC	1,507,352	3,252,619	2,638,969	7,398,940
<i>Total</i>	43,706,790	85,129,415	42,240,709	171,076,914
% of Total	25.5%	49.8%	24.7%	100.00%
<i>Grand Total</i>	\$62,830,309	\$101,703,954	\$57,296,191	\$221,830,454
% of Total	28.4%	45.8%	25.8%	100.00%

D) FAMILIES AND PERSONS ASSISTED INCLUDING RACIAL AND ETHNIC STATUS

1. Community Development Block Grant (CDBG) Small Cities Program

Demographic information is shown in two ways in the PER—Applicant and Beneficiary. In order to provide a clear understanding of families assisted, a summary of applicants and beneficiaries for Grant Years 1994 through 2000 is shown in Table 19.

Table 19. CDBG Program Demographics by Grant Year

Applicant											
Grant Year	White, not Hispanic	%	Black, not Hispanic	%	Hispanic	Asian or Pacific Islander	American Indian/Alaskan Native	%	TOTAL	Female HH	%
1993	4,379	89.29%	513	10.46%	10	1	1	0.24%	4,904	437	8.91%
1994	5,890	89.09%	675	10.21%	38	0	8	0.70%	6,611	580	8.77%
1995	5,796	96.28%	186	3.09%	14	5	19	0.63%	6,020	559	9.29%
1996	4,204	86.15%	611	12.52%	22	4	39	1.33%	4,880	635	13.01%
1997	5,571	94.09%	249	4.21%	61	2	38	1.71%	5,921	2,641	44.60%
1998	6,455	94.48%	344	5.04%	15	5	13	0.48%	6,832	622	9.10%
1999	4,762	92.75%	249	4.85%	100	11	12	2.40%	5,134	430	8.38%
2000	6,943	94.50%	389	5.29%	8	2	5	0.20%	7,347	254	3.66%
Grand Total	44,000	92.3%	3,216	6.75%	268	30	135	0.90%	47,649	6,158	12.90%

Beneficiary											
Grant Year	White, not Hispanic	%	Black, not Hispanic	%	Hispanic	Asian or Pacific Islander	American Indian/Alaskan Native	%	TOTAL	Female HH	%
1993	146,596	93.60%	9,744	6.22%	159	39	81	0.18%	156,619	0	0.00%
1994	188,321	90.34%	19,580	9.39%	185	188	189	0.27%	208,463	26,062	12.50%
1995	143,807	90.88%	13,727	8.68%	320	87	292	0.44%	158,233	18,671	11.80%
1996	172,950	95.71%	6,647	3.68%	451	232	414	0.61%	180,694	20,797	11.51%
1997	256,814	96.26%	8,833	3.31%	633	158	345	0.43%	266,783	22,144	8.30%
1998	217,924	93.58%	13,213	5.67%	1,073	262	412	0.75%	232,884	30,966	13.30%
1999	132,890	87.75%	13,921	9.19%	4,271	269	95	3.06%	151,446	21,901	14.46%
2000	245,633	91.34%	21,259	7.91%	1,176	530	242	0.72%	268,840	38,517	14.32%
Grand Total	1,504,935	92.61%	106,924	6.58%	8,268	1,765	2,070	0.74%	1,624,962	179,058	11.02%

Additional demographic information was provided in the PER on the number of low- and moderate-income persons served or the number of low- and moderate-income jobs. This information was made available as contracts with local governments closed out.

There were 581 grant administrative close-outs pending final audit for Grant Years 1988, and 1991 through 1999 and beneficiary information was provided. Table 20 provides information on the number and percentage of low- and moderate-income persons benefiting from all CDBG activities. Overall, 1,315,277 actual persons were assisted through facilities, housing, or jobs retained or created. Of this number, 964,599 were low- and moderate-income persons. This results in a 73% overall benefit to low- and moderate-income persons.

Table 20. CDBG Projects – LMI Beneficiary Information
CDBG Projects Complete Pending Final Audit

Reporting Period FY: 1988

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Hawkins County	PF	153	125	82%
Iron City	PF	1034	766	74%
1988 TOTAL		1187	891	75%

Reporting Period FY: 1991

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Dyer County	PF	5,619	4,383	78.00%
Elkton	PF	592	416	70.27%
Elkton	PF	1,916	1,492	77.87%
Enville	PF	750	488	65.07%
Ethridge	PF	2,652	2,214	83.48%
Gibson County	PF	13,114	12,799	97.60%
Fayette County	PF	5,570	3,662	65.75%
Graysville	PF	1,460	1,007	68.97%
Haywood County	PF	185	153	82.70%
Dresden	PF	217	135	62.21%
Greene County	PF	250	199	79.60%
Cornersville	PF	129	79	61.24%
Giles County	PF	2,421	1,520	62.78%
Hickory Valley	PF	737	516	70.01%
Clifton	PF	541	342	63.22%
Anderson County	PF	338	258	76.33%
Auburntown	PF	1,137	673	59.19%
Bell Buckle	PF	404	262	64.85%
Bledsoe County	PF	331	247	74.62%
Braden	PF	2,362	1,894	80.19%
Byrdstown	PF	4,000	2,892	72.30%
Camden	PF	77	63	81.82%
Cumberland County	PF	2,512	2,050	81.61%
Charlotte	PF	2,976	2,098	70.50%
Dover	PF	593	388	65.43%
Coalmont	PF	271	217	80.07%
Cocke County	PF	413	280	67.80%
Coffee County	PF	6,718	4,123	61.37%
LaFollette	PF	898	599	66.70%
Crump	PF	1,217	755	62.04%
Hornbeak	PF	484	380	78.51%
DeKalb County	PF	88	68	77.27%

Cont. Reporting Period FY: 1991

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Dickson County	PF	559	439	78.53%
Celina	PF	2,673	1,868	69.88%
Tazewell	PF	100	95	95.00%
Jacksboro	PF	53	49	92.45%
Parsons	PF	2,636	1,924	72.99%
Pickett County	PF	4,400	3,243	73.70%
Piperton	PF	1,067	622	58.29%
Red Boiling Springs	PF	2,427	1,730	71.28%
Rhea County	PF	155	108	69.68%
Savannah	PF	795	668	84.03%
Oakdale	PF	2,024	1,413	69.81%
Stanton	PF	650	504	77.54%
New Johnsonville	PF	1,367	761	55.67%
Tennessee Ridge	PF	2,130	1,500	70.42%
Trimble	PF	873	685	78.47%
Union County	PF	3,547	2,893	81.56%
Van Buren County	PF	256	211	82.42%
Viola	PF	1,520	825	54.28%
Waynesboro	PF	986	638	64.71%
Whiteville	PF	1,280	1,050	82.03%
Williston	PF	1,755	1,060	60.40%
Scott County	PF	245	233	95.10%
McEwen	PF	1,209	809	66.91%
Adamsville	PF	1,117	681	60.97%
Jellico	PF	3,572	2,790	78.11%
Yorkville	PF	778	481	61.83%
Lauderdale County	PF	142	132	92.96%
Lawrence County	PF	303	241	79.54%
Lewis County	PF	198	135	68.18%
Lincoln County	PF	154	112	72.73%
Overton County	PF	288	196	68.06%
Maynardville	PF	145	141	97.24%
Houston County	PF	238	172	72.27%
McLemoresville	PF	294	175	59.52%
Michie	PF	1,905	1,057	55.49%
Milledgeville	PF	360	316	87.78%
Minor Hill	PF	1,338	1,005	75.11%
Moore County	PF	146	107	73.29%
Morrison	PF	563	350	62.17%
Mt. Pleasant	PF	105	89	84.76%
Mountain City	PF	2,363	1,510	63.90%
Linden	PF	62	38	61.29%
Subtotal	PF	107,750	79,708	74.00%

Cont. Reporting Period FY: 1991

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Lexington	ED	75	39	52.00%
Humboldt	ED	42	40	95.24%
Portland	ED	114	66	57.89%
Fayetteville	ED	47	25	53.19%
<i>Subtotal</i>	<i>ED</i>	<i>278</i>	<i>170</i>	<i>61.00%</i>
Englewood	H	48	48	100.00%
Puryear	H	47	47	100.00%
Rives	H	58	58	100.00%
Sparta	H	54	54	100.00%
Spring City	H	40	40	100.00%
Calhoun	H	67	67	100.00%
Beersheba Springs	H	90	90	100.00%
Brownsville	H	19	19	100.00%
Winfield	H	48	48	100.00%
Hamilton County	H	34	34	100.00%
<i>Subtotal</i>	<i>H</i>	<i>505</i>	<i>505</i>	<i>100.00%</i>
<i>1991 TOTAL</i>		<i>108,533</i>	<i>80,383</i>	<i>74%</i>

Reporting Period FY: 1992

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Fairview	PF	4979	2823	56.70%
Fentress County	PF	308	270	87.66%
Franklin County	PF	1842	1061	57.60%
Gates	PF	652	565	86.66%
Hamblen County	PF	29095	15484	53.22%
Decatur County	PF	6539	3858	59.00%
Harriman	PF	9666	6302	65.20%
Humphreys County	PF	6641	4662	70.20%
Huntland	PF	342	248	72.51%
Jackson County	PF	260	205	78.85%
Gruetli-Laager	PF	1667	1252	75.10%
Chester County	PF	108	93	86.11%
Allardt	PF	2072	1303	62.89%
Ashland City	PF	146	127	86.99%
Bedford County	PF	128	92	71.88%
Bradley County	PF	153	130	84.97%
Brighton	PF	4234	2540	59.99%
Dover	PF	1222	882	72.18%
Centerville	PF	1113	866	77.81%
Erin	PF	802	658	82.04%
Claiborne County	PF	15384	13999	91.00%

cont. Reporting Period FY: 1992

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Coffee County	PF	509	386	75.83%
Columbia	PF	756	694	91.80%
Cowan	PF	52	52	100.00%
Lavergne	PF	7815	4955	63.40%
Decherd	PF	2370	1446	61.01%
Campbell County	PF	158	146	92.41%
Tipton County	PF	12000	11520	96.00%
LaFayette	PF	335	220	65.67%
Savannah	PF	1112	960	86.33%
Scotts Hill	PF	2594	1678	64.69%
Sequatchie County	PF	314	264	84.08%
Sequatchie County	PF	7656	4976	64.99%
South Pittsburg	PF	380	254	66.84%
Rutherford	PF	1335	959	71.84%
Sweetwater	PF	125	79	63.20%
Rogersville	PF	271	155	57.20%
Troy	PF	1391	1100	79.08%
Tullahoma	PF	731	587	80.30%
Vonore	PF	73	59	80.82%
Waverly	PF	2491	1392	55.88%
Weakley County	PF	29766	19837	66.64%
White Bluff	PF	1296	813	62.73%
Spencer	PF	2922	1731	59.24%
Morgan County	PF	258	172	66.67%
Lake County	PF	1272	915	71.93%
Williston	PF	788	473	60.03%
Luttrell	PF	5848	4070	69.60%
Macon County	PF	290	196	67.59%
Marshall County	PF	186	111	59.68%
Meigs County	PF	340	284	83.53%
Rutledge	PF	1185	940	79.32%
Monterey	PF	126	97	76.98%
Kingston	PF	144	140	97.22%
Newbern	PF	2997	1678	55.99%
Obion	PF	1736	1248	71.89%
Oliver Springs	PF	3106	2223	71.57%
Perry County	PF	173	118	68.21%
Pigeon Forge	PF	70	62	88.57%
Rockwood	PF	1104	875	79.26%
Monroe County	PF	145	123	84.83%
<i>Subtotal</i>	<i>PF</i>	<i>183,573</i>	<i>125,408</i>	<i>68.00%</i>
Alcoa	ED	91	64	70.33%
Hawkins County	ED	45	23	51.11%

cont. Reporting Period FY: 1992

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Brownsville	ED	63	57	90.48%
<i>Subtotal</i>	<i>ED</i>	<i>199</i>	<i>144</i>	<i>72.00%</i>
Caryville	H	50	50	100.00%
Lenoir City	H	40	40	100.00%
Fayetteville	H	42	42	100.00%
Tiptonville	H	63	41	65.08%
Dayton	H	66	66	100.00%
Roane County	H	63	63	100.00%
Gainesboro	H	43	43	100.00%
<i>Subtotal</i>	<i>H</i>	<i>367</i>	<i>345</i>	<i>94.00%</i>
<i>1992 TOTAL</i>		<i>184,139</i>	<i>125,897</i>	<i>68.00%</i>

Reporting Period FY: 1993

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Doyle	PF	3,631	1,963	54.06%
Ducktown	PF	301	236	78.41%
Friendship	PF	592	382	64.53%
Vonore	PF	159	112	70.44%
Gates	PF	954	778	81.55%
Gleason	PF	1,365	1,078	78.97%
Vanleer	PF	200	178	89.00%
Greenfield	PF	57	46	80.70%
Grundy County	PF	12,582	9,562	76.00%
Hamblen County	PF	22,728	21,394	94.13%
Hartsville	PF	1,936	1,733	89.51%
Haywood County	PF	131	125	95.42%
Henning	PF	45	40	88.89%
Grainger County	PF	13,406	10,865	81.05%
Whitwell	PF	463	449	96.98%
Adamsville	PF	2,195	1,339	61.00%
Alexandria	PF	1,468	897	61.10%
Altamont	PF	742	601	81.00%
Bell Buckle	PF	404	298	73.76%
Winfield	PF	24	21	87.50%
Bruceton	PF	1,512	1,253	82.87%
Wayne County	PF	341	197	57.77%
Cannon County	PF	2,300	1,349	58.65%
DeKalb County	PF	298	168	56.38%
Clay County	PF	2,069	1,241	59.98%
Waynesboro	PF	986	738	74.85%
Crockett County	PF	683	456	66.76%

cont. Reporting Period FY: 1993

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Cumberland Gap	PF	231	137	59.31%
Decatur	PF	905	615	67.96%
Jefferson County	PF	11,273	10,650	94.47%
Campbell County	PF	24,048	22,288	92.68%
Pulaski	PF	7,349	5,203	70.80%
Huntsville	PF	548	473	86.31%
Newport	PF	11,761	9,262	78.75%
Stewart County	PF	6,659	4,388	65.90%
Obion	PF	1,234	935	75.77%
Parsons	PF	144	126	87.50%
Mitchellville	PF	884	694	78.51%
Spring City	PF	1,444	924	63.99%
Sunbright	PF	1,656	1,187	71.68%
Spencer	PF	414	262	63.29%
Rutherford County	PF	206	157	76.21%
Samburg	PF	1,032	767	74.32%
Saulsberry	PF	1,383	1,065	77.01%
Scott County	PF	271	238	87.82%
Sharon	PF	725	494	68.14%
Plainview	PF	55	47	85.45%
Adams	PF	2,765	1,611	58.26%
Jasper	PF	523	446	85.28%
Smithville	PF	4159	3,053	73.41%
Jellico	PF	90	87	96.67%
Kenton	PF	1,394	1,103	79.12%
Lauderdale County	PF	331	239	72.21%
Mountain City	PF	1,800	1,345	74.72%
Union County	PF	25,462	24,087	94.60%
Lewis County	PF	174	123	70.69%
Woodbury	PF	3,611	2,059	57.02%
Lexington	PF	13,109	8,075	61.60%
Madisonville	PF	105	100	95.24%
Marion County	PF	164	139	84.76%
McEwen	PF	1,209	843	69.73%
McKenzie	PF	5,007	3,144	62.79%
Lawrence County	PF	66	40	60.61%
<i>Subtotal</i>	<i>PF</i>	<i>203,763</i>	<i>163,905</i>	<i>80.00%</i>
Brownsville	ED	37	23	62.16%
Meigs County	ED	44	23	52.27%
<i>Subtotal</i>	<i>ED</i>	<i>81</i>	<i>46</i>	<i>57.00%</i>
Lewisburg	H	6	6	100.00%
Celina	H	14	14	100.00%
Copperhill	H	63	63	100.00%

cont. Reporting Period FY: 1993

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Dowelltown	H	78	44	56.41%
Gainesboro	H	57	57	100.00%
Humboldt	H	50	50	100.00%
Lawrenceburg	H	106	90	84.91%
Lebanon	H	35	35	100.00%
McMinnville	H	58	46	79.31%
Oakdale	H	32	32	100.00%
Polk County	H	33	31	93.94%
Ridgely	H	52	52	100.00%
Saltillo	H	38	26	68.42%
Trousdale County	H	42	42	100.00%
Sparta	H	53	35	66.04%
Tracy City	H	57	57	100.00%
<i>Subtotal</i>	<i>H</i>	<i>774</i>	<i>680</i>	<i>88.00%</i>
<i>1993 TOTAL</i>		<i>204,618</i>	<i>164,631</i>	<i>81.00%</i>

Reporting Period FY: 1994

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Gibson County	PF	2,953	1,822	61.70%
Dandridge	PF	2,524	1,386	54.91%
Decaturville	PF	1,571	1,131	71.99%
Dover	PF	598	456	76.25%
Dunlap	PF	3,191	2,233	69.98%
Eastview	PF	528	348	65.91%
Englewood	PF	2,300	1,403	61.00%
Finger	PF	2,580	1,679	65.08%
Hornbeak	PF	955	641	67.12%
Garland	PF	1,263	796	63.02%
Giles County	PF	7,161	6,495	90.70%
Gordonsville	PF	158	134	84.81%
Grand Junction	PF	462	383	82.90%
Halls	PF	2,140	1,365	63.79%
Hamilton County	PF	428	287	67.06%
Hardin County	PF	161	113	70.19%
Henderson County	PF	138	87	63.04%
Henry County	PF	28,736	19,569	68.10%
Franklin County	PF	293	235	80.20%
Carroll County	PF	2,084	1,284	61.61%
Alexandria	PF	60	74	123.33%
Allardt	PF	1,766	1,215	68.80%
Anderson County	PF	358	287	80.17%

cont. Reporting Period FY: 1994

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Auburntown	PF	87	70	80.46%
Baxter	PF	996	735	73.80%
Beersheeba Springs	PF	603	336	55.72%
Benton County	PF	175	93	53.14%
Bledsoe County	PF	8,605	6,109	70.99%
Cumberland County	PF	52	50	96.15%
Camden	PF	128	88	68.75%
Crossville	PF	6,930	3,745	54.04%
Carthage	PF	2,554	1,484	58.10%
Charlotte	PF	598	431	72.07%
Cheatham County	PF	274	237	86.50%
Clifton	PF	209	169	80.86%
Cocke County	PF	310	213	68.71%
Columbia	PF	855	782	91.46%
Cowan	PF	1,895	1,359	71.72%
Johnson County	PF	11,755	6,112	51.99%
Calhoun	PF	264	137	51.89%
Stanton	PF	490	339	69.18%
Houston County	PF	167	151	90.42%
Ramer	PF	811	487	60.05%
Red Boiling Springs	PF	2,426	1,365	56.27%
Ripley	PF	5,803	3,627	62.50%
Rives	PF	357	236	66.11%
Sardis	PF	728	642	88.19%
Savannah	PF	7,243	5,019	69.29%
Scott County	PF	161	138	85.71%
Pikeville	PF	1,444	924	63.99%
Somerville	PF	160	131	81.87%
Pickett County	PF	4,633	2,433	52.51%
Sullivan County	PF	142	135	95.07%
Tennessee Ridge	PF	2,270	1,619	71.32%
Van Buren County	PF	4,633	3,294	71.10%
Wartburg	PF	1,070	872	81.50%
Washington County	PF	81	81	100.00%
Waverly	PF	1,678	940	56.02%
Weakley County	PF	8,800	7,251	82.40%
Winchester	PF	6,811	4,373	64.20%
Shelbyville	PF	20	19	95.00%
Millersville	PF	380	304	80.00%
Huntington	PF	104	81	77.88%
LaFollette	PF	70	66	94.29%
Lincoln County	PF	133	108	81.20%
Linden	PF	1,103	687	62.28%

cont. Reporting Period FY: 1994

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Luttrell	PF	90	78	86.67%
Lynnville	PF	971	622	64.06%
Medina	PF	2,412	1,384	57.38%
Meigs County	PF	215	172	80.00%
Putnam County	PF	280	191	68.21%
Milan	PF	19,043	18,948	99.50%
Alamo	PF	2,045	1,231	60.20%
Monterey	PF	3,218	2,108	65.51%
Montgomery County	PF	7,725	5,153	66.71%
Moscow	PF	369	262	71.00%
New Johnsonville	PF	2,438	1,943	79.70%
Niota	PF	187	139	74.33%
Oakland	PF	3,393	2,060	60.71%
Overton County	PF	270	235	87.04%
Paris	PF	147	121	82.31%
Michie	PF	54	40	74.07%
Subtotal	PF	193,273	135,582	70.00%
Savannah	ED	27	17	62.96%
Subtotal	ED	27	17	63.00%
Cleveland	H	38	38	100.00%
Philadelphia	H	30	30	100.00%
Subtotal	H	68	68	100.00%
1994 TOTAL		193,368	135,667	70.00%

Reporting Period FY: 1995

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Fayette County	PF	17,763	16,928	95.30%
Gleason	PF	788	603	76.52%
Graysville	PF	2053	1581	77.01%
Greene County	PF	9070	5786	63.79%
Hancock County	PF	6495	3972	61.15%
Hawkins County	PF	3720	2823	75.89%
Hohenwald	PF	3232	2063	63.83%
Humphreys County	PF	19,254	15,422	80.10%
Iron City	PF	528	383	72.54%
Jackson County	PF	179	158	88.27%
Jefferson City	PF	115	113	98.26%
Jonesborough	PF	306	263	85.95%
Henning	PF	231	176	76.19%
Ducktown	PF	48	40	83.33%
Kingston	PF	127	85	66.93%
Church Hill	PF	94	66	70.21%

cont. Reporting Period FY: 1995

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Centerville	PF	1331	800	60.11%
Caryville	PF	99	70	70.71%
Carter County	PF	118	82	69.49%
Cannon County	PF	186	130	69.89%
Byrdstown	PF	930	549	59.03%
Brighton	PF	1330	1005	75.56%
Bradley County	PF	8190	4848	59.19%
Bledsoe County	PF	459	404	88.02%
Big Sandy	PF	593	504	84.99%
Bedford County	PF	256	196	76.56%
Algood	PF	3759	2263	60.20%
Claiborne County	PF	1537	1445	94.01%
Tazewell	PF	28	23	82.14%
Rockwood	PF	1723	1547	89.79%
Saltillo	PF	736	498	67.66%
Scotts Hill	PF	2704	0	0.00%
Sequatchie County	PF	193	135	69.65%
Sevier County	PF	118	102	86.44%
Sevierville	PF	122	98	80.33%
Lafayette	PF	2616	1604	61.31%
Sparta	PF	3733	2412	64.61%
Portland	PF	2921	2760	94.49%
Trezevant	PF	1005	550	54.73%
Troy	PF	4000	2632	65.80%
Unicoi County	PF	91	73	80.22%
Vonore	PF	72	51	70.83%
Wartburg	PF	5268	3368	63.93%
White County	PF	2117	1408	66.51%
South Fulton	PF	2458	1440	58.58%
Monroe County	PF	20347	15228	74.84%
Lawrence County	PF	348	270	77.59%
Woodbury	PF	322	200	62.11%
Lewis County	PF	142	98	69.01%
Maury City	PF	960	730	76.04%
McEwen	PF	1964	1275	64.92%
McMinnville	PF	359	260	72.42%
Rhea County	PF	204	144	70.59%
Minor Hill	PF	1362	922	67.69%
Powell's Crossing	PF	7775	5598	72.00%
Monteagle	PF	56	37	66.07%
New Tazewell	PF	123	112	91.06%
Newbern	PF	7263	4220	58.10%
Oliver Springs	PF	3011	2201	73.10%

cont. Reporting Period FY: 1995

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Oneida	PF	2239	1679	74.99%
Perry County	PF	2709	1753	64.71%
Adamsville	PF	4649	2650	57.00%
McMinn County	PF	372	0	0.00%
Subtotal	PF	166,901	118,836	71.00%
Blount County	ED	31	16	51.61%
Subtotal	ED	31	16	52.00%
Baileyton	H	35	35	100.00%
Benton	H	37	37	100.00%
Coalmont	H	30	30	100.00%
Doyle	H	46	46	100.00%
Greeneville	H	21	21	100.00%
Lake County	H	40	40	100.00%
Palmer	H	33	33	100.00%
South Pittsburg	H	28	28	100.00%
Trenton	H	24	24	100.00%
Tullahoma	H	53	53	100.00%
Subtotal	H	347	347	100.00%
1995 TOTAL		334,180	237,571	71.00%

Reporting Period FY: 1996

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Anderson County	PF	158	137	86.71%
Benton County	PF	3,227	2,021	62.63%
Blaine	PF	3,344	1,784	53.35%
Brownsville	PF	59	54	91.53%
Bruceton	PF	584	351	60.10%
Byrdstown	PF	3,538	2,346	66.31%
Chapel Hill	PF	935	758	81.07%
Cheatham County	PF	14,456	14,051	97.20%
Coffee County	PF	655	524	80.00%
Cowan	PF	118	93	78.81%
Crockett County	PF	2,980	1,797	60.30%
Cumberland County	PF	3,359	2,335	69.51%
Decherd	PF	2,202	1,599	72.62%
Erin	PF	3,534	2,340	66.21%
Fairview	PF	4,271	3,348	78.39%
Giles County	PF	3,764	2,179	57.89%
Gleason	PF	786	622	79.13%
Greenfield	PF	2,135	1,435	67.21%
Hancock County	PF	6,495	3,968	61.09%

cont. Reporting Period FY: 1996

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Hardeman County	PF	95	80	84.21%
Hardin County	PF	113	95	84.07%
Harrogate	PF	7,258	4,566	62.91%
Haywood County	PF	3,785	2,525	66.71%
Hornsby	PF	966	763	78.99%
Huntsville	PF	2,558	1,688	65.99%
Jefferson County	PF	27,522	18,701	67.95%
Johnson County	PF	13,884	7,324	52.75%
Lafayette	PF	2,616	1,710	65.37%
Lawrence County	PF	294	177	60.20%
Lawrenceburg	PF	141	107	75.89%
Linden	PF	1,047	680	64.95%
Macon County	PF	506	432	85.38%
Marshall County	PF	168	137	81.55%
Martin	PF	53	38	71.70%
Maynardville	PF	2,820	1,805	64.01%
McMinn County	PF	1,861	1,210	65.02%
Meigs County	PF	350	319	91.14%
Michie	PF	2,003	1,182	59.01%
Minor Hill	PF	0	0	0.00%
Morgan County	PF	191	152	79.58%
Munford	PF	7,715	6,712	87.00%
Parrottsville	PF	4,016	2,486	61.90%
Parsons	PF	2,690	2,066	76.80%
Perry County	PF	82	52	63.41%
Piperton	PF	0	0	0.00%
Pleasant Hill	PF	730	516	70.68%
Polk County	PF	1,562	1,062	67.99%
Pulaski	PF	5,658	3,157	55.80%
Puryear	PF	811	523	64.49%
Roane County	PF	21,567	15,557	72.13%
Sevierville	PF	173	156	90.17%
Shelbyville	PF	95	80	84.21%
Smithville	PF	3,847	2,828	73.51%
Soddy-Daisy	PF	61	59	96.72%
Spencer	PF	3,286	2,294	69.81%
Stanton	PF	490	339	69.18%
Sumner County	PF	99	80	80.81%
Toone	PF	433	342	78.98%
Tracy City	PF	189	138	73.02%
Unicoi County	PF	8,646	4,805	55.57%
Union County	PF	219	200	91.32%
Washington County	PF	257	221	85.99%

cont. Reporting Period FY: 1996

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Waverly	PF	2,414	1,982	82.10%
Waynesboro	PF	1,119	895	79.98%
Westmoreland	PF	1,335	951	71.24%
White Pine	PF	1,398	962	68.81%
Winfield	PF	1,504	1,151	76.53%
Subtotal	PF	195,227	135,047	69.00%
Lafayette	ED	2,616	1,603	61.28%
Subtotal	ED	2,616	1,603	61.00%
Altamont	H	28	28	100.00%
Dowelltown	H	23	23	100.00%
Kenton	H	29	29	100.00%
Orme	H	36	36	100.00%
Surgoinsville	H	19	19	100.00%
Whiteville	H	10	10	100.00%
Subtotal	H	145	145	100.00%
1996 TOTAL		197,988	136,795	69.00%

Reporting Period FY: 1997

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Adams	PF	622	502	80.71%
Algood	PF	1,640	1,179	71.89%
Allardt	PF	182	166	91.21%
Atoka	PF	187	138	73.80%
Baxter	PF	3,394	2,484	73.19%
Bedford County	PF	224	176	78.57%
Big Sandy	PF	551	462	83.85%
Bradley	PF	138	128	92.75%
Brighton	PF	1,256	997	79.38%
Brownsville	PF	182	182	100.00%
Carroll County	PF	3,556	2,614	73.51%
Chester County	PF	188	163	86.70%
Cocke County	PF	182	146	80.22%
Collinwood	PF	1,451	876	60.37%
Coopertown	PF	3,060	2,491	81.41%
Covington	PF	40	40	100.00%
Dayton	PF	343	236	68.80%
Decatur County	PF	1,717	1,236	71.99%
Dunlap	PF	42	35	83.33%
Dyer County	PF	400	249	62.25%
Halls	PF	61	56	91.80%
Hartsville	PF	5,549	4,045	72.90%
Hohenwald	PF	3,247	2,333	71.85%

cont. Reporting Period FY: 1997

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Houston County	PF	285	250	87.72%
Huntingdon	PF	3,452	2,175	63.01%
Jacksboro	PF	2,043	1,446	70.78%
Jackson County	PF	139	120	86.33%
Johnson County	PF	2,921	2,588	88.60%
Lauderdale County	PF	496	407	82.06%
Lenoir City	PF	1,545	1,230	79.61%
Lewis County	PF	145	76	52.41%
Lobelville	PF	1,020	877	85.98%
Marion County	PF	480	375	78.13%
McNairy County	PF	935	593	63.42%
Middleton	PF	4,644	2,804	60.38%
Monteagle	PF	1,709	1,077	63.02%
Monroe County	PF	335	289	86.27%
Moore County	PF	311	226	72.67%
Moscow	PF	338	278	82.25%
New Hope	PF	402	290	72.14%
New Johnsonville	PF	1,824	1,140	62.50%
Oakland	PF	589	364	61.80%
Petersburg	PF	939	775	82.53%
Pickett County	PF	77	60	77.92%
Ramer	PF	498	348	69.88%
Ridgely	PF	2,411	1,519	63.00%
Savannah	PF	7,443	5,672	76.21%
Scott County	PF	210	180	85.71%
Sevier County	PF	164	159	96.95%
Smith County	PF	1,563	1,185	75.82%
Spring City	PF	1,817	1,206	66.37%
Stewart County	PF	10,774	10,009	92.90%
Tellico Plains	PF	4,008	2,465	61.50%
Tennessee Ridge	PF	372	323	86.83%
Tipton County	PF	13,183	9,241	70.10%
Wilson County	PF	40,949	40,417	98.70%
Subtotal	PF	136,233	111,098	82.00%
Subtotal	ED	0	0	0.00%
Humboldt	H	23	23	100.00%
McMinnville	H	30	30	100.00%
Samburg	H	18	18	100.00%
Van Buren County	H	26	26	100.00%
Subtotal	H	97	97	100.00%
1997 TOTAL		136,330	111,195	82.00%

Reporting Period FY: 1998

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Adamsville	PF	1,389	907	65.30%
Athens	PF	220	158	71.82%
Bruceton	PF	842	467	55.46%
Camden	PF	109	84	77.06%
Clay County	PF	6,743	5,161	76.54%
Cowen	PF	2,198	1,622	73.79%
DeKalb County	PF	7,485	4,546	60.73%
Dickson County	PF	1,373	1,063	77.42%
Dyer County	PF	2,219	1,753	79.00%
Fayette County	PF	7,454	5,248	70.41%
Fentress County	PF	230	207	90.00%
Henry County	PF	4,809	2,975	61.86%
La Follette	PF	18,319	12,952	70.70%
Lexington	PF	67	48	71.64%
Livingston	PF	1,886	1,319	69.94%
Madison	PF	140	132	94.29%
Monterey	PF	2,320	1,858	80.09%
Morgan County	PF	192	151	78.65%
Niota	PF	534	374	70.04%
Oneida	PF	2,232	1,632	73.12%
Parkers Crossroads	PF	1,745	1,225	70.20%
Red Bank	PF	2,085	1,281	61.44%
Saltillo	PF	3,789	2,686	70.89%
Sparta	PF	788	652	82.74%
Sweetwater	PF	5,105	4,057	79.47%
Tazewell	PF	85	85	100.00%
Troy	PF	1,692	1,222	72.22%
Wartrace	PF	1,490	920	61.74%
Weakley County	PF	2,871	1,578	54.96%
White County	PF	2,477	1,888	76.22%
<i>Subtotal</i>	PF	82,888	58,251	70.00%
<i>Subtotal</i>	ED	0	0	0%
Celina	H	32	32	100.00%
Loudon	H	25	25	100.00%
Morristown	H	29	29	100.00%
<i>Subtotal</i>	H	86	86	100.00%
1998 TOTAL		82,974	58,337	70.00%

Reporting Period FY: 1999

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
Claiborne County	PF	14,184	11,344	80.00%
Cornersville	PF	805	450	56.00%
Cumberland County	PF	149	142	95.00%
Jackson County	PF	176	149	85.00%
McNairy County	PF	1,711	1,251	73.00%
Macon County	PF	148	125	74.00%
Normandy	PF	174	114	74.00%
Oliver Springs	PF	5,842	4,329	74.00%
Overton County	PF	165	149	90.00%
Red Boiling Springs	PF	3,469	2,591	75.00%
Rives	PF	1,193	678	57.00%
Trousdale County	PF	10,822	10,259	95.00%
Union City	PF	23	23	100.00%
<i>Subtotal</i>	<i>PF</i>	<i>38,861</i>	<i>31,604</i>	<i>81.00%</i>
<i>Subtotal</i>	<i>ED</i>	<i>0</i>	<i>0</i>	<i>0%</i>
<i>Subtotal</i>	<i>H</i>	<i>0</i>	<i>0</i>	<i>0%</i>
<i>1999 TOTAL</i>		<i>38,861</i>	<i>31,604</i>	<i>81.00%</i>

Subtotals by Purpose: 1988, 1991-1999

Locality	Purpose	Actual # of Persons/Jobs	Actual # of L/M Persons/Jobs	% of L/M
<i>Subtotal</i>	<i>PF</i>	<i>1,309,656</i>	<i>960,330</i>	<i>73.00%</i>
<i>Subtotal</i>	<i>ED</i>	<i>3,232</i>	<i>1,996</i>	<i>62.00%</i>
<i>Subtotal</i>	<i>H</i>	<i>2,389</i>	<i>2,273</i>	<i>95.00%</i>
<i>GRAND TOTAL</i>		<i>1,315,277</i>	<i>964,599</i>	<i>73.00%</i>

2. HOME Investments Partnership (HOME)

For the HOME program, beneficiary information is obtained when the project completion report is entered into IDIS. During the reporting period, 163 units were assisted and information in the following tables is calculated based those units. Of the units assisted, 72% were very low income, the majority of which, 38%, were in the 0% - 30% of median income range. Tables 21 and 22 provide further breakdowns by income category of households served.

Table 21. Income Characteristics of HOME Beneficiaries

% of Median	East TN	Mid TN	West TN	Total	%
0% - 30%	33	17	12	62	38%
31% - 50%	28	15	12	55	34%
51% - 60%	5	6	5	16	10%
61% - 80%	10	16	4	30	18%
Vacant					0%
<i>Total</i>	<i>76</i>	<i>54</i>	<i>33</i>	<i>163</i>	<i>100%</i>

Table 22. Household Income of HOME Beneficiaries – 2000

Income	East TN	Mid TN	West TN	Total	%
Low 51% - 80% of median	15	22	9	46	28%
Very Low < 50% of median	61	32	24	117	72%
Total	76	54	33	163	100%

Of the households served, 23% were minority. East Tennessee had the most beneficiaries. Table 23 reflects this information.

Table 23. Racial Characteristics of HOME Beneficiaries

	East TN	Mid TN	West TN	Total	%
White	71	39	16	126	77%
Black	5	15	17	37	23%
Native American	0	0	0	0	0%
Hispanic	0	0	0	0	0%
Vacant	0	0	0	0	0%
Total	76	54	33	163	100%

Forty-two percent of households assisted with HOME funds were one-person households, and elderly households were the most frequent household type as shown in Tables 24 and 25.

Table 24. Household Size of HOME Beneficiaries

HH Size	East TN	Mid TN	West TN	Total	%
1	31	26	12	69	42%
2	24	15	7	46	28%
3	12	6	8	26	16%
4	4	7	6	17	10%
5	4	0	0	4	3%
6	1	0	0	1	1%
Total	76	54	33	163	100%

Table 25. Type of HOME Beneficiary Households

HH Type	East TN	Mid TN	West TN	Total	%
Single / Non-elderly	7	6	5	18	11%
Elderly	38	31	14	84	52%
Related/ Single Parent	9	4	8	21	13%
Related/ Two Parent	14	7	4	25	15%
Other	7	6	2	15	9%
Total	76	54	33	163	100%

3. Housing Opportunities for Persons with AIDS (HOPWA)

During this grant year, the HOPWA program reported 590 individual beneficiaries and an additional 144 beneficiary families. Most of the demographic information reported is based on the individual beneficiaries.

The racial breakdown of the individual beneficiaries is as follows:

White/non-Hispanic:	74%
Black/non-Hispanic:	25%
Hispanic	1%
Native American/Alaskan Native:	0.3%
Asian/Pacific Islander:	0.2%

Over half (56%) of the individual beneficiaries were in the 31-50 year old age group. This was the predominant age group for both male and female beneficiaries. However, female beneficiaries were younger, on average, than males; *one-third of female beneficiaries were 17 years old or younger*. Eighty-eight percent of beneficiaries had a monthly income of less than \$1,000.

The HOPWA Annual Performance Report (Exhibit C) provides greater detail.

4. Emergency Shelter Grants (ESG)

Information contained in Exhibit D was summarized into Table 26 to show demographic information on Emergency Shelter Grant activity. Overall numbers indicate an almost equal percentage of males and females receiving assistance across the state as a whole, but a substantial difference in regional service rates. More females than males received services in the Middle grand division. This is probably reflective of the number of domestic violence programs receiving funding through this grant program.

**Table 26. Emergency Shelter Grant Program
FY 2000**

Agency	Male	Female	Missing Data on Gender	White Non-Hispanic	Black Non-Hispanic	Hispanic	Other	Missing Data on Race	Total Clients
Grand Division: East									
Associated Catholic Charities	48	77	0	116	6	0	3	0	125
Cleveland Emergency Shelter	311	145	421	363	81	10	2	421	877
Domestic Violence Crisis Center									
ETSU College of Nursing	637	608	450	957	106	157	0	475	1,695
Family & Children's Services/Chattanooga	77	186	0	138	116	0	9	0	263
The H.O.P.E. Center, Inc.	306	798	0	1,049	44	9	2	0	1,104
M.A.T.S., Inc.	184	100	0	265	13	3	3	0	284
REACHS House of Hope	29	434	0	454	6	1	2	0	463
The Shepherd's Inn	47	60	0	100	4	3	0	0	107
City of Bristol	2,568	2,576	0	4,115	716	17	3	293	5,144
City of Johnson City	767	363	4	883	188	51	12	0	1,134
City of Kingsport	3,634	822	0	3,651	763	24	18	0	4,456
City of Oak Ridge	94	203	77	191	85	7	14	77	374
Total for East Tennessee	8,702	6,372	952	12,282	2,128	282	68	1,266	16,026
Agency	Male	Female	Missing Data on Gender	White Non-Hispanic	Black Non-Hispanic	Hispanic	Other	Missing Data on Race	Total Clients

Grand Division: Middle									
Battered Women, Inc.	709	1,807	0	2,477	7	29	3	0	2,516
Campus for Human Development	221	8	0	0	0	229	0	0	229
Families In Crisis, Inc.	1,070	2,414	0	3,378	52	53	1	0	3,484
Good Neighbor Mission	56	51	0	75	29	3	0	0	107
The Haven of Hope, Inc.	20	60	0	72	0	8	0	0	80
Hope House	259	800	0	842	182	29	6	0	1,059
National Health Care/Homeless Council**									
SECURE	2	99	0	91	10	0	0	0	101
The Shelter, Inc.	390	1,053	49	1,414	59	19	0	0	1,492
Upper Cumberland Dismas House	28	6	0	28	6	0	0	0	34
City of Clarksville	287	473	30	426	324	25	15	0	790
City of Murfreesboro	1,029	635	0	1,008	558	78	20	0	1,664
Total for Middle Tennessee	4,071	7,406	79	9,811	1,227	473	45	0	11,556
Grand Division: West									
Damascus Road, Inc.	109	93	0	151	46	5	0	0	202
Greater Memphis Coalition for the Homeless**									
Matthew 25:40, Inc.	258	320	0	302	276	0	0	0	578
Northwest Safeline	459	937	0	1,088	299	2	7	0	1,396
West Tennessee Legal Services	41	122	0	105	56	1	1	0	163
City of Jackson	735	1,089	0	477	1,288	48	11	0	1,824
Total for West Tennessee	1,602	2,561	0	2,123	1,965	56	19	0	4,163
Grand Total	14,375	16,339	1,031	24,216	5,320	811	132	1,266	31,745

**These agencies do not provide direct client services

5. HUD Section 8 Tenant-Based and Project-Based Rental Assistance Program

In the fiscal year, THDA managed both Tenant-Based and Project-Based Section 8 programs respectively through our Divisions of Rental Assistance and Contract Administration. Table 27 and Table 28, which follow present various demographic information about these programs.

**Table 27. Section 8 Tenant Based Rental Assistance Program
All Participating Counties: FY 2000-2001**

	CERTIFICATE	VOUCHER
Total Participants for Fiscal Year	296	6,388
Household Income*		
With any wages	45%	34%
With any TANF	14%	20%
With any SS/SSI	38%	46%
With any Child Support	16%	17%
With any Other Income	12%	14%
Annual Income		
\$0	2%	2%
\$1 to \$5,000	26%	21%
\$5,001 to \$10,000	32%	46%
\$10,001 to \$15,000	17%	17%
\$15,001 to \$20,000	8%	7%
\$20,001 to \$25,000	6%	2%
>\$25,000	6%	1%
Family Type**		
Age 62+	5%	7%
Age<62,with Disability	26%	33%
Families with Dependants	81%	75%
Families without Dependants	18%	24%
Race/Ethnicity		
Minority	56%	54%
Non-Minority	43%	45%
Household Size		
1 Bedroom	9%	16%
2 Bedrooms	49%	44%
3 Bedrooms	37%	35%
4 Bedrooms	3%	3%
> 4 Bedrooms	0%	0%

*Household income includes the income for all household members.

**The family type categories of age 62 and over and less than age 62 with a disability include only those families where the head of household or spouse is either age 62 or over or has a disability.

**Table 28. Project-Based Section 8 Tenant Distribution by Characteristics
FY 2000 Participants by Grand Division**

	Grand Division			Total
	East	Middle	West	
Total Project-based Section 8 Participants	9,484	9,093	6,753	25,330
Income Category				
< 30% of median	92%	94%	94%	93%
30%-50% of median	7%	5%	5%	6%
50%-60% of median	0%	0%	0%	0%
60%-80% of median	0%	0%	0%	0%
> 80% of median	0%	0%	0%	0%
Disabled	28%	16%	21%	22%
Elderly	63%	60%	62%	62%
Race / Ethnicity				
White Non-Hispanic	78%	67%	40%	64%
Black Non-Hispanic	21%	30%	58%	34%
Hispanic	0%	0%	0%	0%
Other	0%	1%	0%	1%
Metro / Non-Metro Areas				
Metro	75%	78%	78%	77%
Non-Metro	24%	21%	21%	22%

6. THDA Homeownership Programs

Demographics for the Homeownership programs are as follows: The largest number of Great Rate loans were made to single females. However, this was followed closely by single males and females with children, both of which were equal in number. The largest number of Great Start loans were made to married couples with children; followed by females with children and single females. A further breakdown of loans made by household size is shown in Table 29 for Great Rate and Great Start loans.

**Table 29. THDA Mortgage Program
Number in Household
FY 2000-2001**

	Great Rate					Great Start				
# in HH	1	2	3	4+	Total	1	2	3	4+	Total
Family Status										
Married Couple	4	115	0	0	119	1	9	0	0	10
Single Male	288	0	0	0	288	17	0	0	0	17
Single Female	357	0	0	0	357	18	0	0	0	18
Other	4	61	15	3	83	0	5	1	0	6
Male w/Child	9	16	18	9	52	1	1	0	1	3
Female w/Child	8	146	101	33	288	0	16	2	1	19
Married w/Child	0	0	139	136	275	0	0	14	6	20
Unknown	2	3	1	1	7	0	0	0	0	0
Total	672	341	274	182	1,469	37	31	17	8	93

Income levels averaged \$29,881 for the Great Rate program, and \$32,771 for the Great Start program, slightly lower than last year. The highest average income in both the Great Rate and Great Start programs belongs to persons designated married with children. Great Start borrowers had incomes almost 10% higher than Great Rate borrowers, thus allowing them to assume loans with the higher interest rate.

**Table 30. Average Income by Program Type and Family Type
FY 2000-2001**

	Great Rate		Great Start	
Family Status	Total # Families	Average Income	Total # Families	Average Income
Married Couple	119	\$31,737	10	\$32,877
Single Male	288	\$28,940	17	\$28,676
Single Female	357	\$28,479	18	\$30,565
Other	83	\$31,242	6	\$28,331
Male w/Child	52	\$31,290	3	\$35,453
Female w/Child	288	\$28,376	19	\$32,517
Married w/Child	275	\$32,848	20	\$39,356
Unknown	7	\$27,228	0	\$0
Total/Average	1,469	\$29,881	93	\$32,771

Racial characteristics of the loan programs indicate that 70.4% of loans made were to non-minorities, while 25.7% were made to minorities (See Table 31; 3.8% of loans had racial/ethnic data missing). Fifty-one percent of loans were made to persons age 29 or younger. Table 32 provides greater detail.

Table 31. THDA Single Family Loans by Race FY 2000-2001		
Ethnicity	# Served	% Served
White	1,100	70.4%
Black	353	22.6%
Hispanic	36	2.3%
Asian / Pacific Islander	6	0.4%
Native American	1	0.1%
Other	6	0.4%
Missing Data	60	3.8%
Total	1,562	100.0%

Table 32. THDA Single Family Loans by Age FY 2000-2001		
Age Group	# Served	% Served
< 25	403	25.8%
25-29	396	25.4%
30-34	263	16.8%
35-39	181	11.6%
40-44	120	7.7%
45 +	199	12.7%
Missing Data	0	0.0%
Total	1,562	100.0%

7. Housing Opportunities Using State Encouragement (HOUSE)

No new HOUSE money is available, however projects funded in past years continue to close out. The following presents summary information of HOUSE beneficiaries.

**Table 33. House Beneficiary Racial and Income Status
FY 2000-2001**

	EAST	MIDDLE	WEST	TOTAL	%
INCOME					
LOW	45	7	12	64	26%
VERY LOW	145	10	28	183	74%
TOTALS	190	17	40	247	100%
RACE					
WHITE	144	8	10	162	66%
BLACK	46	9	30	85	34%
TOTALS	190	17	40	247	100%
HH SIZE					
1	56		5	61	25%
2	57	5	8	70	28%
3	33	5	14	52	21%
4	25	5	5	35	14%
5	15	2	6	23	9%
6	3		2	5	2%
>7	1			1	1%
TOTALS	190	17	40	247	100%

8. Low Income Housing Tax Credit Program (LIHTC)

Demographic information on actual tenants is not collected under this program. However, certain information is available from applications concerning size of units to be built/rehabilitated and percentage of units to be reserved for certain population groups. The following table is based on that information.

Table 34. Tax Credit Units Authorized, 2000

Total Units	1,489
Household Size	Percent of Total
1 Bedroom	16.5%
2 Bedrooms	44.5%
3+ Bedrooms	39.0%
Units Reserved for Income Groups	
50.1 – 60% Area Median Income (AMI)	100.0%
40.1 – 50% AMI	0.0%
Units Reserved for Special Needs	
Elderly	15.6%
Physically Disabled	10.2%

9. Tax-Exempt Multi-Family Bond Authority

No demographic information is compiled for this program.

Summary

Information on the numbers of families and persons assisted is maintained in different forms. Information for CDBG, and ESG is in the form of persons. HOPWA provided information both on individual beneficiaries and on family beneficiaries. Information on the remaining programs was in the form of households. Table 36 reflects these separately.

Table 36. Recap of Families and Persons Assisted
All Programs

PROGRAM	NON-MIN	MIN	HHS	PERSONS	FEMALE HH
PROGRAMS REQUIRED BY CONSOLIDATED PLAN					
CDBG	252,576	23,611		276,187	38,771
HOME	126	37	163	--	--
HOPWA*	438	152	144	590	N/A
ESG**	24,216	6,263	--	30,479	16,339
Total**	277,356	30,063	307	307,256	55,110
OTHER PROGRAMS					
Section 8 CA	16,464	8,866	25,330	--	--
Section 8 RA	3,069	3,615	6,684	--	--
Homeownership**	1,100	402	1,502	--	682
HOUSE	162	85	247	--	--
M-F Bond Authority	N/A	--	689	--	--
LIHTC	N/A	--	1,489	--	--
Total	20,795	12,968	35,941	--	682
Grand Total**	298,151	43,031	36,248	307,256	55,792

*HOPWA includes 144 beneficiary families and an additional 590 individuals. Racial data is available for individuals only.

**Totals do not include missing data for race: 1,266 participants in the ESG program and 60 participants in the Homeownership program.

E) ACTIONS TAKEN TO AFFIRMATIVELY FURTHER FAIR HOUSING

The State of Tennessee carried out a variety of activities to affirmatively further fair housing as described below.

Three of the reporting agencies participated in HUD's two-day Fair Housing workshop, held April 10 – 11, 2001. The workshop provided an opportunity for state agencies and entitlement areas to receive excellent training as well as share ideas for affirming fair housing

The HOME program continues to distribute a guide to the Fair Housing Act to every grantee and every beneficiary of the program. Both HOME and CDBG programs provide all grantees with the State list of minority and female contractors.

In order to reach out to the Hispanic populations across the state, THDA distributed Spanish language fair housing ads to the Hispanic print media. THDA now includes a fair housing message in the *THDA Journal*, the quarterly newsletter which is distributed to over 6,900 persons and institutions across the State. Representatives of the various aspects of the housing industry, such as real estate and banking, as well as service providers, schools, and libraries receive this publication.

The Section 8 Rental Assistance Division works on a continuing basis with West Tennessee Legal Services to provide Fair Housing Training for staff and landlords.

ECD worked with the Office of the Governor to have April declared Fair Housing Month. ECD staff attended and made a presentation at the Fair Housing Workshop at Walters State Community College on June 6, 2001.

Through the Homeownership program, the State continued to target first time homebuyers, including minorities and women, in order to make homeownership available and to encourage non-concentration of minorities in certain census tracts. In FY 2000-2001, 25.4% of loan recipients were minorities, an increase from 21.6%.

In response to a directive by the Tennessee General Assembly, THDA conducted a housing needs study examining the barriers to housing for persons with mental illness. Recommendations were made and some of the recommendations have already been implemented. A copy of this study can be found at the THDA website, www.state.tn.us/thda. As a result of the study, THDA has set-aside \$1 million of its own funds with \$1 million of reallocated HOME funds for housing for the mentally ill. These funds will be used in conjunction with funding from the Department of Mental Health and Developmental Disabilities to provide housing and supportive services for the mentally ill.

As a part of its ESG program, the State continues to give funding priority to those shelter grantees that make their facilities accessible to persons with physical disabilities. The program also required its grantees to do a self-study of Section 504 compliance to assure accessibility for persons with disabilities.

F) OTHER ACTIONS INDICATED IN THE STRATEGIC PLAN AND ACTION PLAN

Section 8 Family Self Sufficiency Program

Family Self Sufficiency (FSS) is a requirement of HUD Section 8 Certificate and Voucher Programs which began in 1990 as an effort to enable Section 8 participants to become self sufficient or independent of welfare assistance. The program is administered by the Housing Management Division of THDA with no additional federal funds.

Participants sign a five-year contract in which they agree to find employment and identify goals which they must reach for achieving financial independence. Staff assist participants in identifying goals and provide referrals for resources in the community. Participants are eligible for the establishment of an escrow account which is based on increased funds as a result of employment. The funds in the escrow account may be used by the participant once the contract is fulfilled or the family is paying all their rent.

There are currently 163 families participating in the program across the state. Already 45 families have completed the program. Of the 45 who completed the program, 41 received escrow funds. At least seven families used the escrow fund toward the purchase of a home.

State of Tennessee Rental Assistance Program (STRAP)

The STRAP program currently provides rental assistance for eligible persons who receive supported living services through the Division of Developmental Disabilities. The purpose of the program is to pay a portion of the rent required for eligible persons to share an apartment or single family house with no more than one or two other residents. The amount of rental assistance provided is based on the income of each participant. The funds for the program are provided by the Division.

The STRAP Program was initiated by the Department of Mental Health and Developmental Disabilities to assist persons housed in state institutions with moving from the institutions into privately owned houses or apartments. As of June 30, 2001, the STRAP Program is assisting 799 persons across the state with their rent in 488 housing units.

Lead-Based Paint

Title X of the Federal Lead-Based Paint regulation became effective on September 15, 2000 and, on September 26, 2000, the Tennessee Department of Environment and Conservation (TDEC) developed a certification program and compiled a registry of certified lead inspectors, testing laboratories, contractors and training facilitators.

Confusion in the implementation of Title X resulted in delays in the completion of rehabilitation work in the HOME program. Production has now resumed. The following efforts have been undertaken to assist in implementing the regulations.

THDA contracted with the Georgia Institute of Technology to come to Nashville to provide inspector and risk assessor training on October 23-27, 2000, and to provide supervisor and contractor training on November 13-17, 2000.

Under a HUD Technical Assistance contract, Douglas-Cherokee Economic Authority, in conjunction with THDA, arranged for Gordon McKay of TONYA to conduct a session on December 12-13, 2000, on lead-based paint policy and local design strategies. Attendance at this workshop included administrators and grantees of CDBG, HOME, and ESG programs.

In April 2001, HUD and EPA issued a joint memorandum to clarify Title X requirements for rehabilitation of housing to clarify the definition of abatement under regulations issued by EPA and HUD and to assert that HUD and EPA regulations are complementary. On May 2, 2001, THDA and TDEC issued a joint memorandum that allows for the use of HUD regulations in rehabilitation projects. TDEC certified lead-based paint professionals must be used.

In June 2001 THDA developed and distributed to all grantees the Lead Chapter of the HOME operations manual, providing further guidance for compliance with HUD regulations.

Part II

Assessment of Annual Performance

The Consolidated Plan established two priorities:

1. **Housing Priority: Low-and Moderate-Income Households**

Tennessee will encourage that funding priority be given for housing that serves low- and moderate-income households. These are households where income is 80 percent or less of the median family income for the particular area.

2. **Community Development Priority: Serious and Resolvable Community Development Problems**

Tennessee will encourage that funding priority be given to programs and projects that address serious and resolvable community development problems.

To address these priorities, the Consolidated Plan established four foundational goals and eleven policy initiatives, all of which are broad in scope and not easily measured. For purposes of discussion and assessment of annual performance, the focus will be on the four foundational goals. The foundation goals and policy initiatives are as follows:

Foundation Goals:

- 1) Provide Decent Housing
- 2) Provide a Suitable Living Environment
- 3) Provide Expanded Economic Opportunities
- 4) Improve the Effectiveness of Programs

Policy Initiatives:

- 1) Increase the availability of affordable housing and preserve the affordable housing stock.
- 2) Help homeless persons and persons at risk of becoming homeless to obtain appropriate housing.
- 3) Increase the supply of supportive housing for persons with special needs.

- 4) Revitalize deteriorating or deteriorated neighborhoods and improve the safety and livability of neighborhoods and communities.
- 5) Reduce the isolation of persons by income or race within a community or area and increase the fair access to quality public and private facilities and services.
- 6) Restore and preserve properties of an historic, aesthetic, or architectural value and conserve energy resources.
- 7) Make mortgage financing available to low and moderate income persons at reasonable rates using nondiscriminatory lending practices.
- 8) Increase the access to capital and credit for community, economic, small business, and entrepreneurial development.
- 9) Increase the accessibility of jobs in relation to housing that is affordable to low-income persons.
- 10) Increase job training, skill development, education, empowerment, and self-sufficiency opportunities for low-income persons to reduce generational poverty.
- 11) Strengthen and extend the effectiveness of programs and public/private partnerships.

Assessment of Annual Performance

1. Provide Decent Housing

The State of Tennessee showed significant performance in this area. The State increased the availability of affordable housing by making below market rate mortgage loans to 1,562 low- to moderate-income first-time homebuyers. This was accomplished through THDA's homeownership programs. In addition, an increase in the availability of affordable housing was accomplished through new construction of rental housing utilizing the HOME, LIHTC, THDA funded programs. Grant awards or tax credit allocations were made in these programs that are expected to create 1,657 new or improved rental units. Additional affordable rental units, 689, will be created through the multi-family bond authority program. No data was available on the number of new units actually completed during the reporting period.

The State preserved the affordable housing stock by utilizing the CDBG and HOME programs for owner-occupied rehabilitation projects. Information was available for HOME on the number of units funded, of which there were 593. Through the CDBG housing rehabilitation program, 2,389 low and moderate income homeowners now live in safe, decent housing.

This foundational goal also encompasses assisting homeless persons and persons at risk of becoming homeless. Through the State-administered ESG and HOPWA programs, 32,479 persons and families were assisted. This number includes all persons reported as being served under the ESG program, with the exception of CSBG set-asides, and those persons receiving housing assistance under HOPWA.

THDA addressed this goal by providing rental assistance to this population through the STRAP Program (see page 53). So far, 799 persons have been given assistance through this program.

2. Provide a Suitable Living Environment

Under this goal, the Consolidated Plan discusses revitalizing neighborhoods, reducing the isolation of persons within certain communities, and restoring and preserving culturally important properties. One way these goals were addressed during the reporting period was through THDA's Bicentennial Neighborhoods Initiative (BNI). This Initiative was begun through pilot sites in Chattanooga (through Chattanooga Neighborhood Enterprises) and in Nashville (through Metropolitan Development and Housing Agency). BNI was designed to spur an overall community-wide vision for neighborhood improvement - including mortgage financing, housing rehabilitation and infrastructure improvement within a concentrated area of the city. Funding for these Initiatives comes from a variety of sources, including both public and private funds. This initiative was expanded to include sites in Brownsville in West Tennessee and Rockwood, Dandridge and Johnson City in East Tennessee.

3. Provide Expanded Economic Opportunities

Under this foundational goal in the Consolidated Plan, it was mentioned that mortgages should be offered at below market rates in every area of the State. THDA's homeownership programs continue to do this.

Another aspect of this foundational goal was to increase capital and credit for small business and entrepreneurial development. No data were collected for this report pursuant to this objective.

Relative to increased accessibility to jobs, job training, etc., THDA's Housing Management division continues to administer the Family Self Sufficiency Program.

Through ECD, the CDBG economic development category resulted in new jobs for 1,996 low and moderate income persons.

4. Improve the Effectiveness of Programs

This year the biggest accomplishment toward this goal was in the process of jointly collaborating on the work of the Five-year Consolidated Plan. Through discussions and meetings in which a common vision and goals were established, the effectiveness of all programs should be improved.

Future Actions

The State of Tennessee will continue its efforts to implement the Consolidated Plan. We will continue working on implementing our new five-year plan, continue to work with public housing authorities as they adopt their long-term plans, and work to improve reporting in uniform ways. As we become more familiar with IDIS, we can better evaluate our ability to do this. We will continue to work toward a truly consolidated program by exploring ways to make it easier for eligible entities to access federal and state funds to meet the needs of low- and moderate-income citizens throughout Tennessee.

A) EVALUATION OF THE JURISDICTION'S PROGRESS IN MEETING ITS SPECIFIC OBJECTIVE OF PROVIDING AFFORDABLE HOUSING

Affordable Housing

The State of Tennessee made considerable progress in providing affordable housing during this reporting period. Several policy initiatives stated in the Consolidated Plan were addressed through the housing activities discussed in this document. A brief evaluation of each program and the particular objective addressed appears below. A full evaluation of the State's progress in providing affordable housing is in Exhibit E, the CHAS Annual Performance Report.

1. Community Development Block Grant (CDBG) Small Cities Program

Information provided in the PER showed the CDBG program assisting 2,389 persons with housing rehabilitation. This activity specifically addressed Policy Initiatives 1 and 4.

2. HOME Investments Partnership (HOME)

The HOME program addressed affordable housing units through homeowner rehabilitation, rental rehabilitation, and new construction, assisting 163 low-income households. The percentage of benefit to low-and moderate-income households is 100%. This activity specifically addressed Policy Initiatives 1, 3, and 4.

3. Housing Opportunities for Persons with AIDS (HOPWA)

The HOPWA program provided housing assistance to 590 individuals plus 144 additional families. This activity specifically addressed Policy Initiatives 2 and 3.

4. Emergency Shelter Grants (ESG)

The ESG program went from 531 beds statewide at the beginning of the reporting period to 520 at the end of the reporting period. This activity specifically addressed Policy Initiatives 2, 3, and 5.

5. HUD Section 8 Tenant-Based and Project-Based Rental Assistance Program

The Section 8 Tenant-Based program provided rental assistance to 6,684 households during the reporting period, and the Section 8 Project-Based program provided rental units to 25,330 households. In addition, the Family Self-Sufficiency Program and STRAP were continued. These activities specifically addressed Policy Initiatives 1, 2, 3, 9, and 10.

6. THDA's Homeownership Programs

THDA Homeownership program assisted 1,562 low- and moderate-income households in the purchase of their first home. This activity specifically addressed Policy Initiatives 1 and 7.

7. THDA Grant Program and HOUSE

The THDA Grant Program will provide 313 units of affordable housing; the Creating Homes Initiative will provide 97 bedrooms for housing for the mentally ill. The THDA HOUSE program provided 247 units of safe, decent, sanitary, and affordable housing. Of these, 34% will assist minority persons. These activities specifically addressed Policy Initiatives 1, 3, and 4.

8. Low Income Housing Tax Credit Program (LIHTC)

In 2000, there were 15 allocations to address 1,489 units of affordable housing. This activity specifically addressed Policy Initiatives 1, 4, 9, and 11.

9. Multi-Family Bond Authority Program

In 2000, \$23,145,000 of bond authority was allocated to local issuers to be used in the development of 689 units of multi-family rental housing for low- and moderate-income persons. This activity specifically addressed Policy Initiatives 1,4, and 9.

Summary - All Programs

The numbers, demographics, and types of families assisted can be seen in various tables contained in Section D. Families and Persons Assisted Including Racial and Ethnic Status.

B) ADDITIONAL INFORMATION

1. Community Development Block Grant (CDBG) Small Cities Program

Table 2 shows that under the CDBG program, the majority of funds, or 65%, were awarded for public facility activities. Installation and/or replacement of water systems were the primary use of funds in the public facilities category, with installation or replacement of sewer systems being the second highest use. Other activities included economic development, residential rehabilitation, acquisition/disposition, and clearance/code enforcement. These activities specifically addressed Policy Initiatives 1, 4, 5, 8, and 9.

2. HOME Investments Partnership (HOME)

The HOME program awarded 45 grants assisting 593 housing units for low-income households. Results from on-site inspections and an assessment of jurisdiction's affirmative marketing actions and outreach to minority-owned and women-owned businesses are explained in Exhibit B. There was no program income generated from HOME dollars, and owner and tenant characteristics are provided in Tables 20 through 24.

Public Comments

The State of Tennessee published a notice in six newspapers in the State requesting public comments on the Summary Annual Performance Report summary. The notice was published on September 9, 2001, allowing a 15-day comment period and instructing interested citizens on locations where they could review the Annual Performance Report as well as make comments. The notice appeared in the following publications:

Memphis Commercial Appeal
Knoxville News-Sentinel
Chattanooga Free Press
The Tennessean - Nashville
Jackson Sun
Clarksville Leaf-Chronicle

Copies of the Summary Annual Performance Report were distributed to the nine Development District offices throughout the State. As of September 25, 2001, no public comments were received.

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